

2015

Missouri

# Health Maintenance Organization Report

Statistics Section  
August 2016



DIFP

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## **Introduction**

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) about the operations of any HMO.

All data in the report were obtained from the HMO annual financial statements and supplemental data filed with the DIFP by each Missouri-licensed HMO operational at year-end.

The accuracy of the report is limited by the quality of data provided to DIFP by the HMOs. Future printings of the report may update any erroneous data brought to the attention of DIFP.

Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Financial Institutions and Professional Registration, Statistics Section, P.O. Box 690, Jefferson City, Missouri 65102-0690.

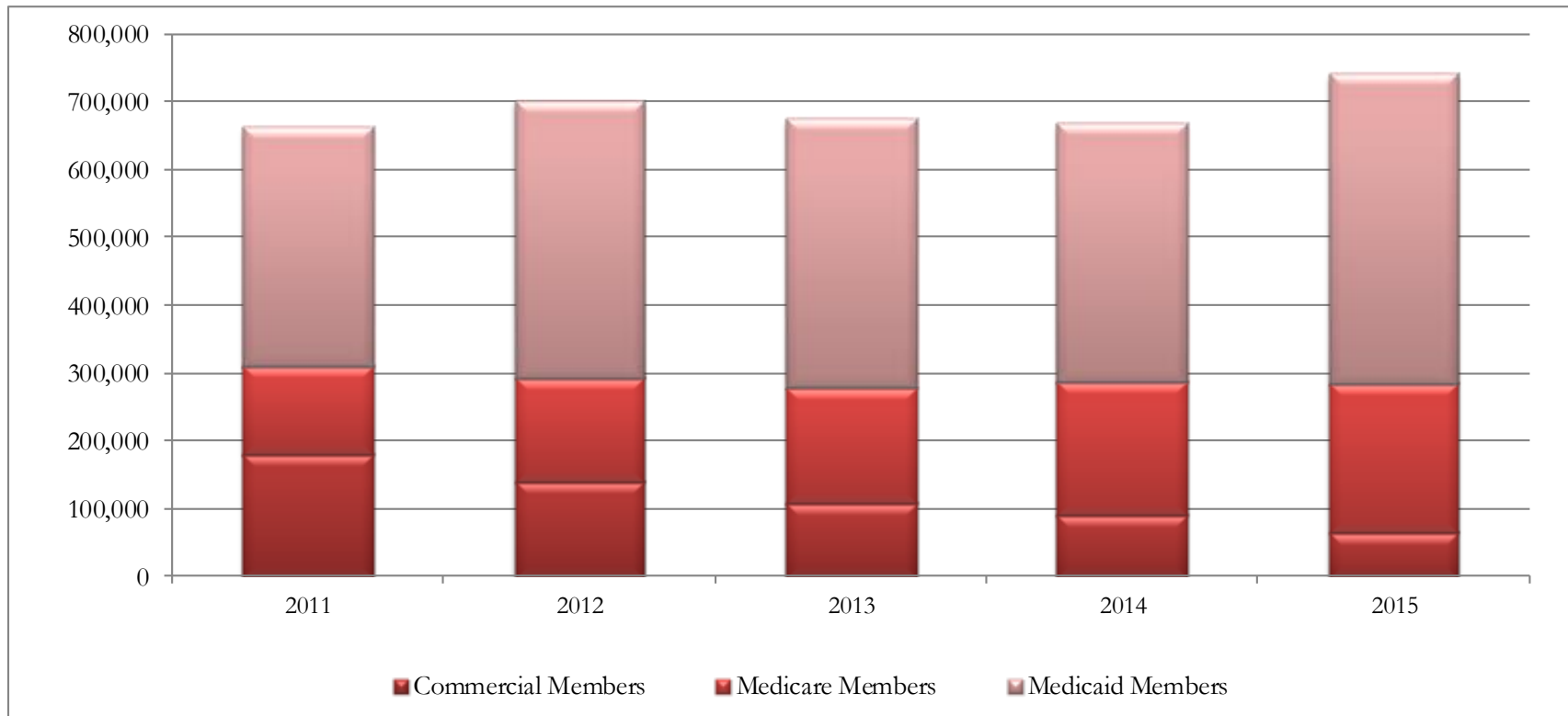


## **Missouri HMO Enrollment**

This section presents enrollment data for Missouri-licensed HMOs. Data were obtained from the HMO Annual Supplement Report. An enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provisions of contracted health services.

Accurate risk and health services management requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare and Medicaid (CMS) and/or the MO HealthNet Division.

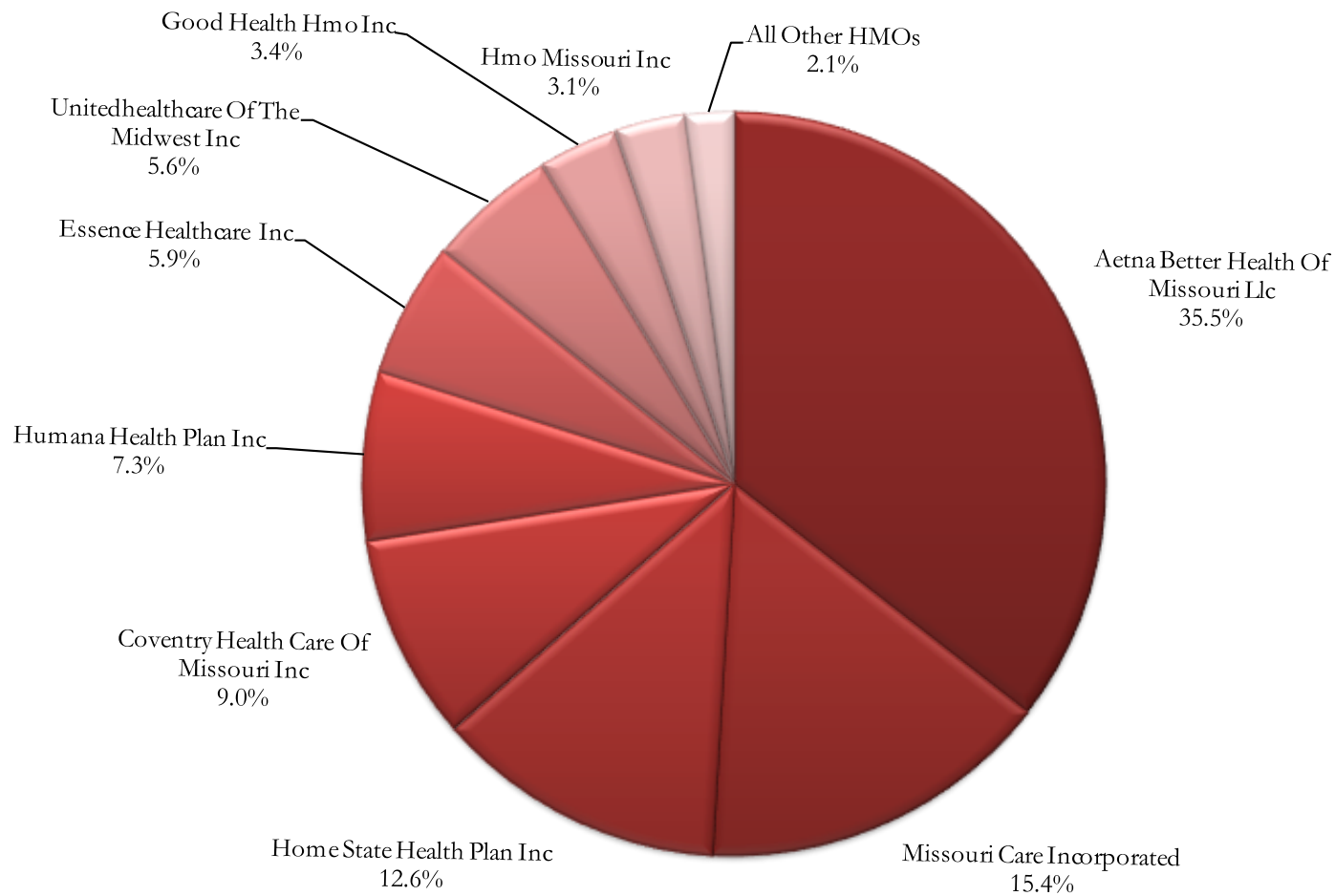


Missouri Year End Member Totals 2011-2015									
Market Segment	2011	2012	% Change	2013	% Change	2014	% Change	2015	% Change
Commercial Members	179,773	141,700	-21.2%	107,571	-24.1%	91,624	-14.8%	65,905	-28.1%
Medicare Members	132,333	151,972	14.8%	170,888	12.4%	196,257	14.8%	218,550	11.4%
Medicaid Members	351,552	409,384	16.5%	396,443	- 3.2%	382,363	- 3.6%	457,115	19.6%
<b>Total Members</b>	<b>663,658</b>	<b>703,056</b>	<b>5.9%</b>	<b>674,902</b>	<b>- 4.0%</b>	<b>670,244</b>	<b>- 0.7%</b>	<b>741,570</b>	<b>10.6%</b>



<b>Missouri Year End Member Totals</b>					
<b>Health Maintenance Organization</b>	<b>2014</b>	<b>2015</b>	<b>% Change in Enrollment</b>	<b>Market Share, 2014</b>	<b>Market Share, 2015</b>
Aetna Better Health Of Missouri LLC	239,846	263,596	9.9%	35.8%	35.5%
Aetna Health Inc	1,672	643	-61.5%	0.2%	0.1%
Cigna Healthcare Of St Louis Inc	485	427	-12.0%	0.1%	0.1%
Coventry Health Care Of Kansas Inc	13,156	13,852	5.3%	2.0%	1.9%
Coventry Health Care Of Missouri Inc	63,074	66,678	5.7%	9.4%	9.0%
Cox Health Systems HMO Inc	449	88	-80.4%	0.1%	0.0%
Essence Healthcare Inc	33,305	43,663	31.1%	5.0%	5.9%
Good Health HMO Inc	23,724	25,549	7.7%	3.5%	3.4%
Harmony Health Plan Of Illinois Inc	2,496	497	-80.1%	0.4%	0.1%
HMO Missouri Inc	25,233	22,924	- 9.2%	3.8%	3.1%
Home State Health Plan Inc	69,137	93,506	35.2%	10.3%	12.6%
Humana Health Plan Inc	39,706	54,273	36.7%	5.9%	7.3%
Missouri Care Incorporated	102,647	114,145	11.2%	15.3%	15.4%
Oxford Health Plans (Nj Inc	0	59	.	0.0%	0.0%
UnitedHealthcare of the Midwest Inc	50,488	41,670	-17.5%	7.5%	5.6%
All Other	4,826			0.7%	
<b>Total</b>	<b>670,244</b>	<b>741,570</b>	<b>10.6%</b>	<b>100.0%</b>	<b>100.0%</b>

**2015 Missouri Market Share, by Enrollment**  
**Includes Commercial, Medicare and Medicaid enrollment**



Missouri Year End Commercial Enrollment					
Health Maintenance Organization	2014	2015	% Change in Enrollment	Market Share, 2014	Market Share, 2015
Aetna Better Health Of Missouri LLC	20,942	10,096	-51.8%	22.9%	15.3%
Aetna Health Inc	1,668	633	-62.1%	1.8%	1.0%
Cigna Healthcare Of St Louis Inc	485	427	-12.0%	0.5%	0.6%
Coventry Health Care Of Kansas Inc	841	842	0.1%	0.9%	1.3%
Coventry Health Care Of Missouri Inc	2,733	2,336	-14.5%	3.0%	3.5%
Cox Health Systems HMO Inc	449	88	-80.4%	0.5%	0.1%
Good Health HMO Inc	23,724	25,549	7.7%	25.9%	38.8%
Harmony Health Plan Of Illinois Inc	0	497	.	0.0%	0.8%
HMO Missouri Inc	25,034	20,876	-16.6%	27.3%	31.7%
Humana Health Plan Inc	2,692	394	-85.4%	2.9%	0.6%
Missouri Care Incorporated	8,325	4,036	-51.5%	9.1%	6.1%
UnitedHealthcare of the Midwest Inc	4,731	131	-97.2%	5.2%	0.2%
<b>Total</b>	<b>91,624</b>	<b>65,905</b>	<b>-28.1%</b>	<b>100.0%</b>	<b>100.0%</b>

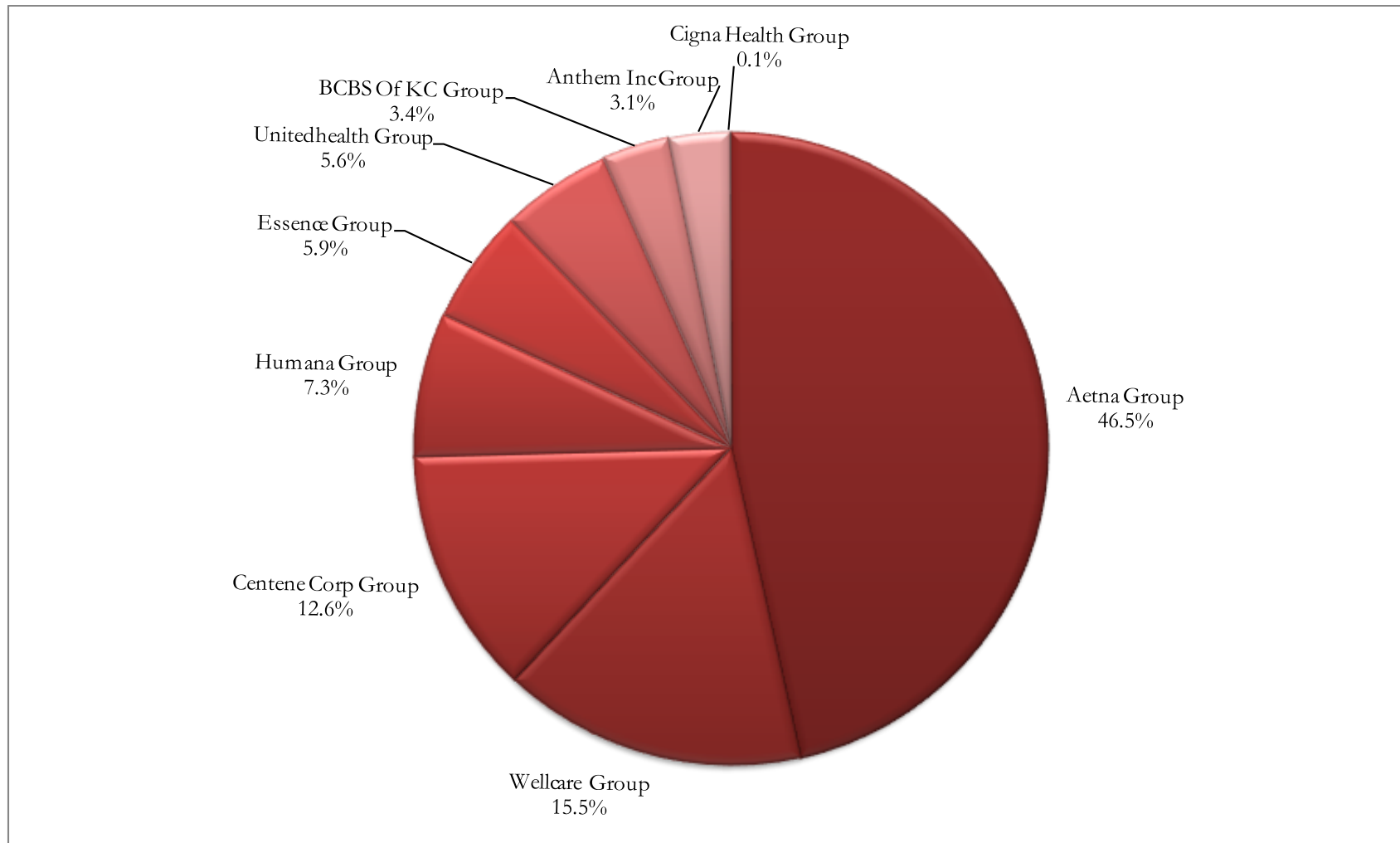
Missouri Year End Medicare Enrollment					
Health Maintenance Organization	2014	2015	% Change in Enrollment	Market Share, 2014	Market Share, 2015
Aetna Health Inc	4	10	150.0%	0.0%	0.0%
Coventry Health Care Of Kansas Inc	12,315	13,010	5.6%	6.3%	6.0%
Coventry Health Care Of Missouri Inc	60,341	64,342	6.6%	30.7%	29.4%
Essence Healthcare Inc	33,305	43,663	31.1%	17.0%	20.0%
Harmony Health Plan Of Illinois Inc	2,496	0	-100.0%	1.3%	0.0%
HMO Missouri Inc	199	2,048	929.1%	0.1%	0.9%
Humana Health Plan Inc	37,014	53,879	45.6%	18.9%	24.7%
Oxford Health Plans (Nj Inc	0	59	.	0.0%	0.0%
UnitedHealthcare of the Midwest Inc	45,757	41,539	- 9.2%	23.3%	19.0%
All Other	4,826	.	.	2.5%	.
<b>Total</b>	<b>196,257</b>	<b>218,550</b>	<b>11.4%</b>	<b>100.0%</b>	<b>100.0%</b>

Missouri Year End Medicaid Enrollment					
Health Maintenance Organization	2014	2015	% Change in Enrollment	Market Share, 2014	Market Share, 2015
Aetna Better Health Of Missouri LLC	218,904	253,500	15.8%	57.3%	55.5%
Home State Health Plan Inc	69,137	93,506	35.2%	18.1%	20.5%
Missouri Care Incorporated	94,322	110,109	16.7%	24.7%	24.1%
<b>Total</b>	<b>382,363</b>	<b>457,115</b>	<b>19.6%</b>	<b>100.0%</b>	<b>100.0%</b>

Missouri Total Enrollment by Holding Company					
Health Maintenance Organization	2014	2015	% Change in Enrollment	Market Share, 2014	Market Share, 2015
Aetna Group	317,748	344,769	8.5%	47.4%	46.5%
WellCare Group	109,969	114,642	4.2%	16.4%	15.5%
Centene Corp Group	69,137	93,506	35.2%	10.3%	12.6%
Humana Group	39,706	54,273	36.7%	5.9%	7.3%
Essence Group	33,305	43,663	31.1%	5.0%	5.9%
UnitedHealth Group	50,488	41,729	-17.3%	7.5%	5.6%
BCBS Of KC Group	23,724	25,549	7.7%	3.5%	3.4%
Anthem Inc Group	25,233	22,924	- 9.2%	3.8%	3.1%
Cigna Health Group	485	427	-12.0%	0.1%	0.1%
Cox Insurance Group	449	88	-80.4%	0.1%	0.0%
<b>Total</b>	<b>670,244</b>	<b>741,570</b>	<b>10.6%</b>	<b>100.0%</b>	<b>100.0%</b>

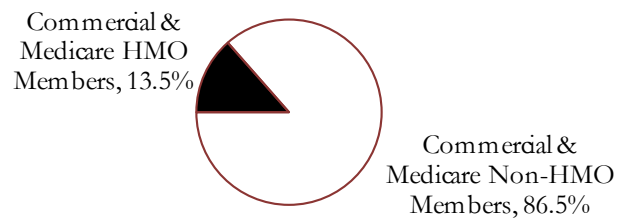
## 2015 Missouri Market Share, by Enrollment, by Holding Company

Includes Commercial, Medicare and Medicaid enrollment

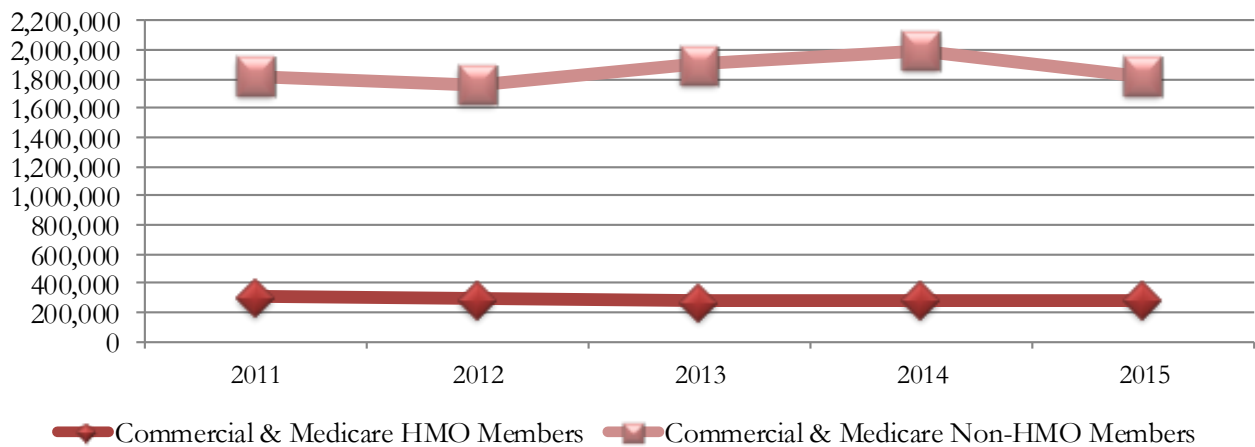


Historical Membership	2011	2012	2013	2014	2015
Commercial & Medicare HMO Members	311,228	291,805	276,491	285,662	283,958
Commercial & Medicare Non-HMO Members	1,818,199	1,762,892	1,897,359	1,995,526	1,817,812
<b>TOTALS</b>	<b>2,129,427</b>	<b>2,054,697</b>	<b>2,173,850</b>	<b>2,281,188</b>	<b>2,101,770</b>

### Major Medical Health Plan Membership



### Historical Membership



***Individual and Employer Group Comprehensive Medical Expense Information***  
**Missouri Licensed HMOs**

This information is broken down into four Enrollment Categories:

**Individual** – Coverage sold directly to individuals and their families

**Small Employer (2 - 50 Employees)** – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

**Large Employer/Union (over 50 Employees)** – As defined by the Health Insurance Portability and Accountability Act (HIPAA).

**Number of Employers** – Not applicable for individual coverage.

**Number of Enrollees** – The number of subscribers plus all dependents.

**Direct Premium Written** – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premium Earned** – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid** – Total payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred** – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

**Loss Ratio** – Direct Losses Incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business. *Please note that the Loss Ratio is not the same as the Medical Loss Ratio as defined in the ACA.*

**Premium PMPM & Average PMPM** – For the individual market, average premium per member, per month, is calculated by dividing total reported premium by total reported cumulative member months. For the group markets, average premium per member, per month, is calculated by assuming that every member reported at the end of the year was there for all 12 months of the year. Total premium is divided by the product of total membership times 12.

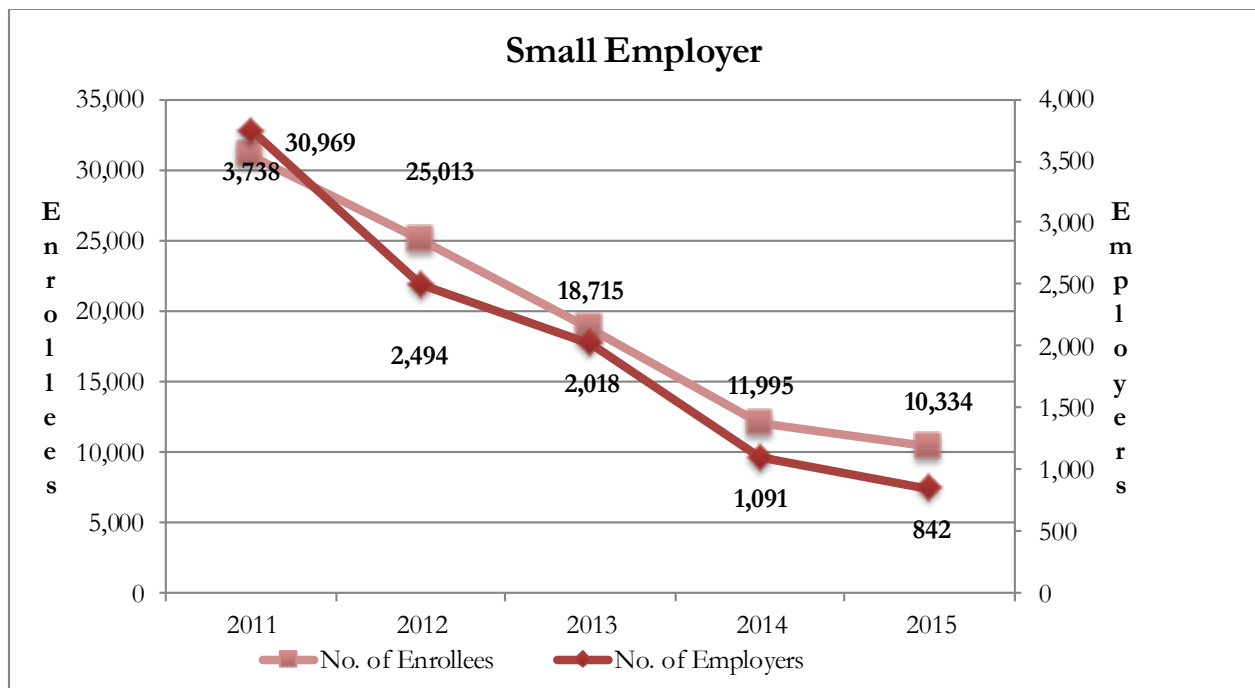
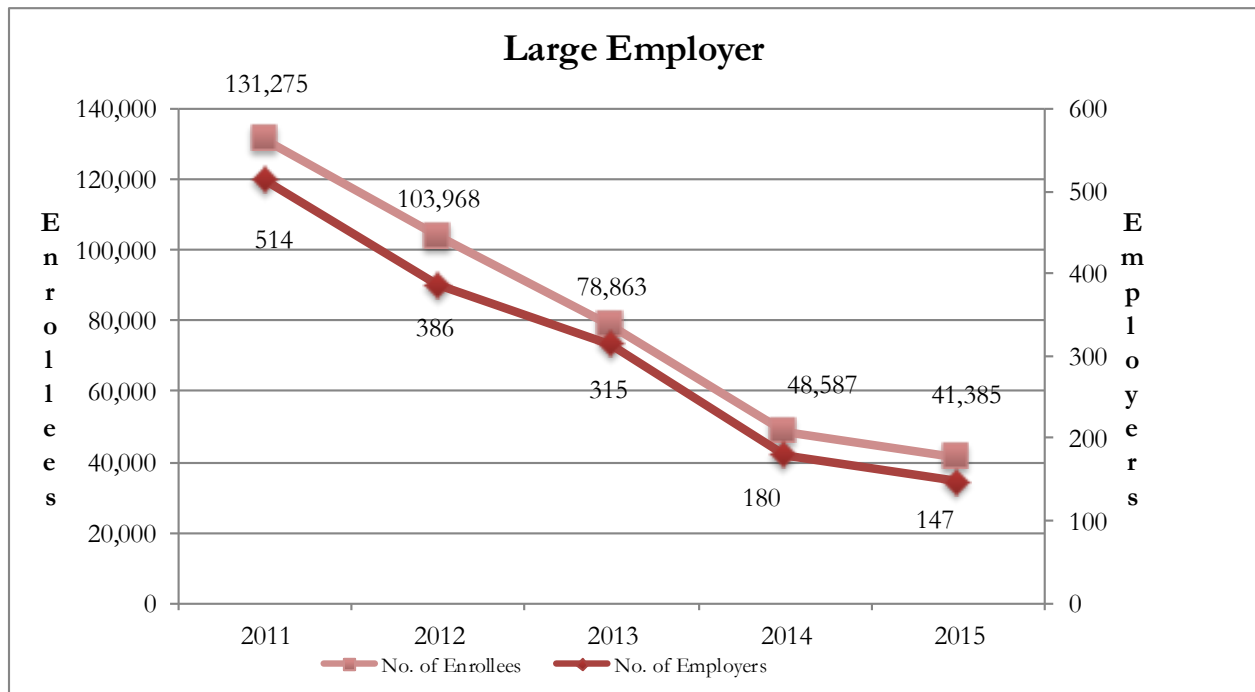
**NOTE:** The number of enrollees and employers is reported as of December 31, while premium and loss information is being cumulatively reported for the entire calendar. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.



Individual Comprehensive Medical Expense Premium & Enrollment, 2015								
Health Maintenance Organization	Number of Enrollees at Year End	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Cigna Healthcare Of St Louis Inc	1	12	\$9,130	\$9,130	\$8,218	\$7,236	79.3%	\$761
Coventry Health Care Of Kansas Inc	0	9,541	\$0	\$0	\$4,303,020	\$392	.	\$0
Coventry Health Care Of Missouri Inc	51	825	\$248,176	\$246,962	\$179,648	\$171,257	69.3%	\$299
Good Health HMO Inc	2	32	\$17,237	\$17,237	\$11,772	\$11,818	68.6%	\$539
HMO Missouri Inc	49	646	\$697,745	\$697,745	\$512,317	\$-610,766	-87.5%	\$1,080
UnitedHealthcare of the Midwest Inc	1	16	\$22,720	\$22,720	\$4,328	\$4,209	18.5%	\$1,420
<b>All HMOs</b>	<b>104</b>	<b>11,072</b>	<b>\$995,008</b>	<b>\$993,794</b>	<b>\$5,019,303</b>	<b>\$-415,854</b>	<b>-41.8%</b>	<b>\$90</b>

Large Employer Comprehensive Medical Expense Premium & Enrollment, 2015								
Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health Inc	24	631	\$3,699,779	\$3,423,427	\$4,291,082	\$4,374,384	127.8%	\$446
Cigna Healthcare Of St Louis Inc	12	973	\$6,291,898	\$6,292,069	\$5,123,838	\$4,779,341	76.0%	\$508
Coventry Health Care Of Kansas Inc	2	828	\$4,490,164	\$4,490,164	\$3,175,286	\$3,099,255	69.0%	\$445
Coventry Health Care Of Missouri	6	2,285	\$13,599,749	\$13,597,962	\$14,482,377	\$7,306,604	53.7%	\$478
Cox Health Systems HMO Inc	0	9	\$801,544	\$801,544	\$1,006,412	\$964,640	120.3%	\$359
Good Health HMO Inc	65	25,534	\$127,081,145	\$127,081,145	\$107,356,064	\$109,870,461	86.5%	\$438
HMO Missouri Inc	34	10,613	\$71,707,528	\$71,707,528	\$65,213,173	\$62,556,940	87.2%	\$528
Humana Health Plan Inc	3	382	\$2,140,644	\$2,140,644	\$1,851,568	\$1,793,491	83.8%	\$465
UnitedHealthcare of the Midwest Inc	1	130	\$1,837,405	\$1,837,405	\$3,349,195	\$952,839	51.9%	\$1,057
<b>All HMOs</b>	<b>147</b>	<b>41,385</b>	<b>\$231,649,856</b>	<b>\$231,371,888</b>	<b>\$205,848,995</b>	<b>\$195,697,955</b>	<b>84.6%</b>	<b>\$470</b>

Small Employer Comprehensive Medical Expense Premium & Enrollment, 2015								
Health Maintenance Organization	Number of Employers at Year End	Number of Enrollees at Year End	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Premium PMPM
Aetna Health Inc	1	2	\$20,779	\$20,779	\$4,118	\$5,179	24.9%	\$649
Cigna Healthcare Of St Louis Inc	0	0	\$0	\$0	\$206	\$206	.	.
Coventry Health Care Of Kansas	1	14	\$326,611	\$326,611	\$186,611	\$209,939	64.3%	\$4,032
Coventry Health Care Of Missouri	0	0	\$309	\$-32	\$1,689,402	\$1,672,468	(523E4%	.
Cox Health Systems HMO Inc	7	79	\$724,754	\$724,754	\$447,302	\$434,787	60.0%	\$564
Good Health HMO Inc	2	13	\$1,087,590	\$1,087,590	\$1,045,314	\$290,754	26.7%	\$5,035
HMO Missouri Inc	830	10,214	\$48,110,217	\$48,110,527	\$26,100,164	\$28,470,241	59.2%	\$376
Humana Health Plan Inc	1	12	\$98,622	\$98,622	\$97,658	\$99,317	100.7%	\$720
<b>All HMOs</b>	<b>842</b>	<b>10,334</b>	<b>\$50,368,882</b>	<b>\$50,368,851</b>	<b>\$29,570,775</b>	<b>\$31,182,891</b>	<b>61.9%</b>	<b>\$389</b>



### ***HMO Financial Information***

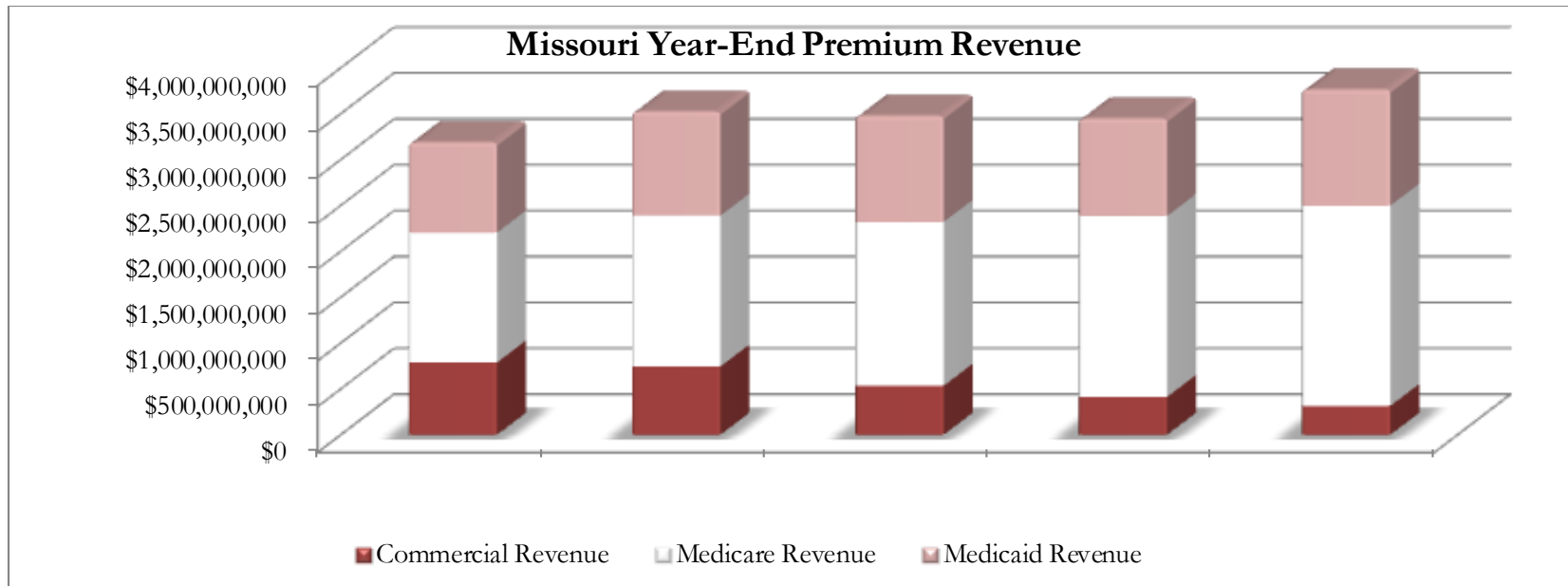
The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri.

The first portion of the section pertains to the HMOs' Missouri market activities including:

- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) over the prior three years;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statement.

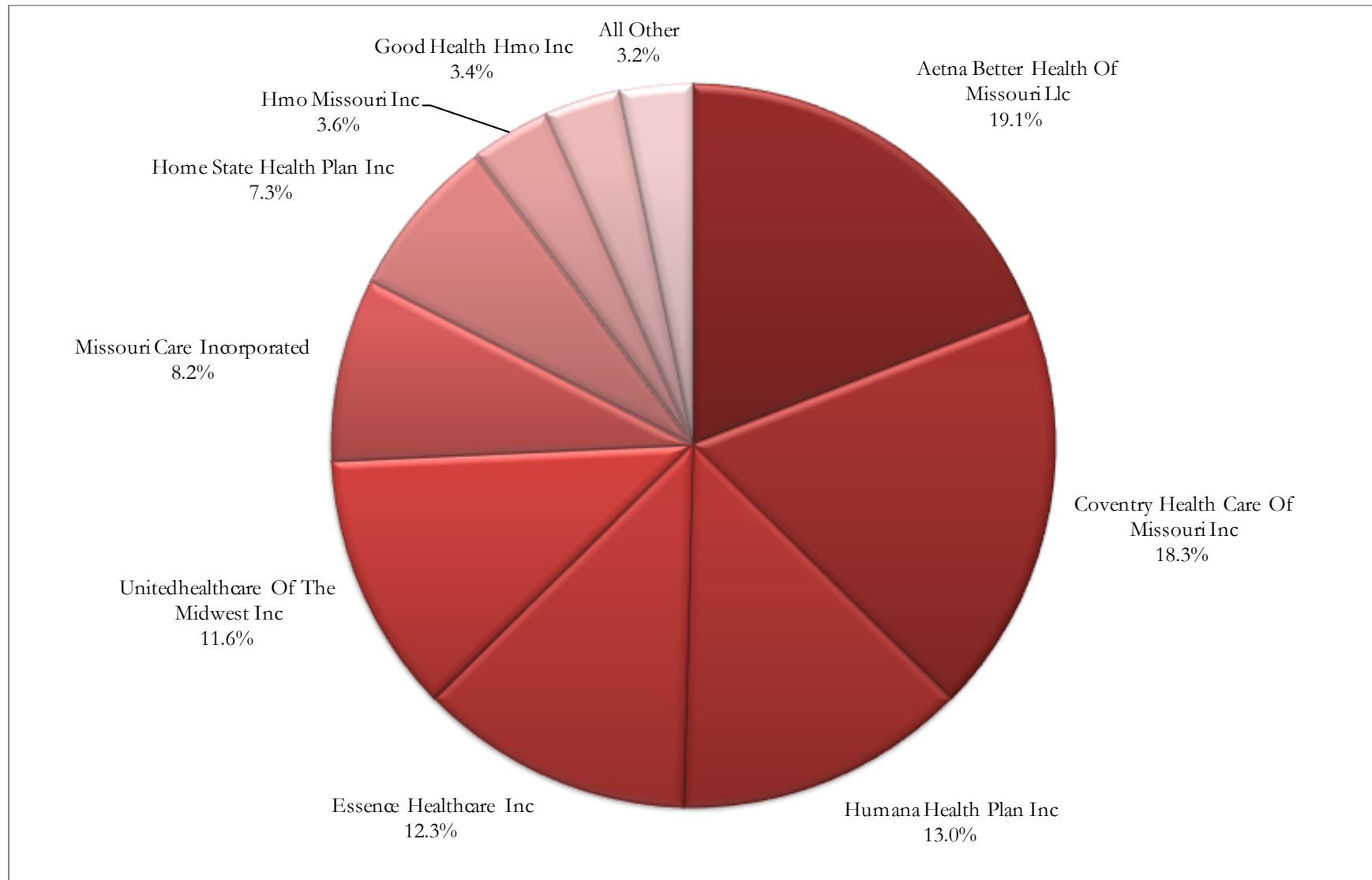
In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness



Missouri Premium Related Revenue Totals									
Market	2011	2012	% Change 2011-2012	2013	% Change 2012-2013	2014	% Change 2013-2014	2015	% Change 2014-2015
Commercial	\$788,131,530	\$743,506,694	- 5.7%	\$534,047,880	-28.2%	\$411,486,003	-22.9%	\$314,769,285	-23.5%
Medicare	\$1,415,995,089	\$1,645,082,080	16.2%	\$1,785,103,420	8.5%	\$1,973,227,529	10.5%	\$2,182,475,786	10.6%
Medicaid	\$982,422,740	\$1,133,504,581	15.4%	\$1,156,517,995	2.0%	\$1,061,630,243	- 8.2%	\$1,264,811,435	19.1%
<b>Total</b>	<b>\$3,186,549,359</b>	<b>\$3,522,093,355</b>	<b>10.5%</b>	<b>\$3,475,669,295</b>	<b>- 1.3%</b>	<b>\$3,446,343,775</b>	<b>- 0.8%</b>	<b>\$3,762,056,506</b>	<b>9.2%</b>

Missouri Premium						
Health Maintenance Organization	Market Share	Commercial Premiums	Medicare Premiums	Medicaid Premiums	Total Premiums	% Change Total Premiums
Aetna Better Health Of Missouri LLC	19.1%	\$28,839,533	\$0	\$688,516,765	\$717,356,298	8.3%
Coventry Health Care Of Missouri Inc	18.3%	\$13,844,892	\$674,622,285	\$0	\$688,467,177	7.1%
Humana Health Plan Inc	13.0%	\$2,236,460	\$488,284,410	\$0	\$490,520,870	38.4%
Essence Healthcare Inc	12.3%	\$0	\$461,288,165	\$0	\$461,288,165	28.5%
UnitedHealthcare of the Midwest Inc	11.6%	\$1,814,307	\$435,055,327	\$0	\$436,869,634	-18.8%
Missouri Care Incorporated	8.2%	\$6,150,969	\$0	\$302,843,511	\$308,994,480	12.3%
Home State Health Plan Inc	7.3%	\$0	\$0	\$273,451,159	\$273,451,159	48.8%
HMO Missouri Inc	3.6%	\$120,745,699	\$14,088,620	\$0	\$134,834,319	- 0.6%
Good Health HMO Inc	3.4%	\$128,185,972	\$0	\$0	\$128,185,972	- 3.7%
Coventry Health Care Of Kansas Inc	3.0%	\$4,816,775	\$108,610,291	\$0	\$113,427,066	- 0.0%
Aetna Health Inc	0.1%	\$3,444,137	\$24,956	\$0	\$3,469,093	-61.4%
Cigna Healthcare Of St Louis Inc	0.1%	\$2,663,340	\$0	\$0	\$2,663,340	9.4%
Cox Health Systems HMO Inc	0.0%	\$1,529,298	\$0	\$0	\$1,529,298	-42.5%
Harmony Health Plan Of Illinois Inc	0.0%	\$497,903	\$0	\$0	\$497,903	-98.3%
Oxford Health Plans	0.0%	\$0	\$497,868	\$0	\$497,868	.
Arcadian Health Plan Inc	0.0%	\$0	\$3,864	\$0	\$3,864	-28.7%
<b>All HMOs with Missouri Premium in 2015</b>	<b>100.0%</b>	<b>\$314,769,285</b>	<b>\$2,182,475,786</b>	<b>\$1,264,811,435</b>	<b>\$3,762,056,506</b>	<b>9.2%</b>

## Market Share Based on Premium, 2015



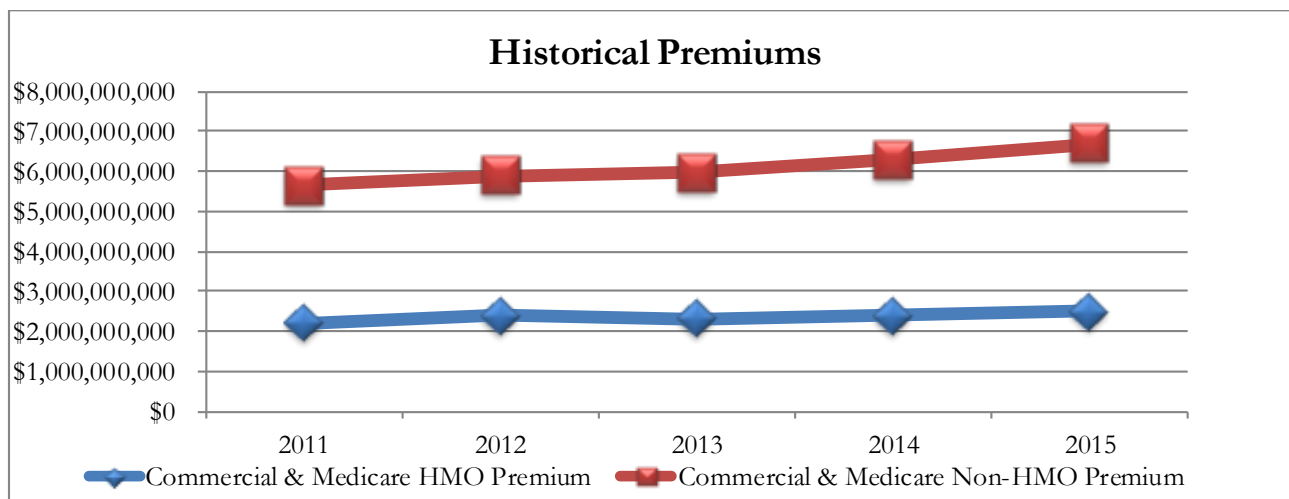


Missouri Premium by Market Segment		
Market Segment	Premiums, 2015	Market Share
Commercial & Medicare HMO Premium	\$2,496,792,986	27.1%
Commercial & Medicare Non-HMO Premium	\$6,700,105,868	72.9%
<b>TOTALS</b>	<b>\$9,196,898,854</b>	<b>100.0%</b>

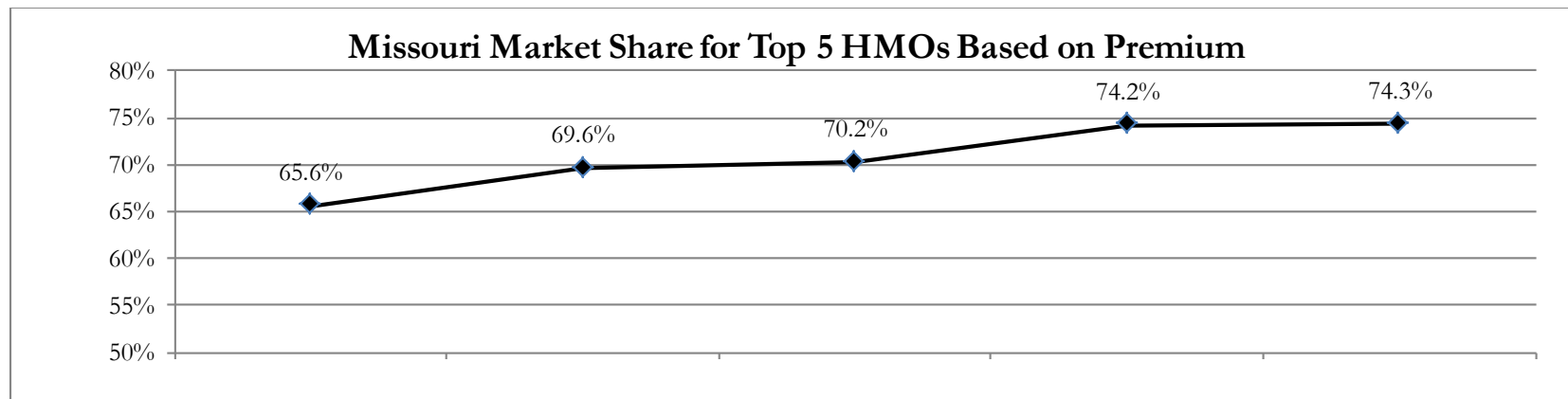
### Major Medical Health Plan Premium - Market Share



Missouri Premium by Market Segment					
Market Segment	2011	2012	2013	2014	2015
Commercial & Medicare HMO	\$2,203,946,469	\$2,388,187,095	\$2,318,828,822	\$2,384,241,584	\$2,496,792,986
Commercial & Medicare Non-HMO	\$5,648,211,466	\$5,892,818,387	\$5,959,455,174	\$6,277,545,905	\$6,700,105,868
<b>TOTAL</b>	<b>\$7,852,157,935</b>	<b>\$8,281,005,482</b>	<b>\$8,278,283,996</b>	<b>\$8,661,787,489</b>	<b>\$9,196,898,854</b>



Top 5 Market Share HMOs by Year					
2011	16.0%	Aetna Better Health Of Missouri LLC	2014	19.2%	Aetna Better Health Of Missouri LLC
	15.8%	UnitedHealthcare of the Midwest Inc		18.7%	Coventry Health Care Of Missouri Inc
	14.9%	Coventry Health Care Of Missouri Inc		15.6%	UnitedHealthcare of the Midwest Inc
	9.7%	Good Health HMO Inc		10.4%	Essence Healthcare Inc
	9.1%	Essence Healthcare Inc		10.3%	Humana Health Plan Inc
2012	19.0%	Aetna Better Health Of Missouri LLC	2015	19.1%	Aetna Better Health Of Missouri LLC
	15.4%	Coventry Health Care Of Missouri Inc		18.3%	Coventry Health Care Of Missouri Inc
	14.6%	UnitedHealthcare of the Midwest Inc		13.0%	Humana Health Plan Inc
	11.1%	Good Health HMO Inc		12.3%	Essence Healthcare Inc
	9.5%	Essence Healthcare Inc		11.6%	UnitedHealthcare of the Midwest Inc
2013	19.5%	Aetna Better Health Of Missouri LLC			
	16.6%	Coventry Health Care Of Missouri Inc			
	15.5%	UnitedHealthcare of the Midwest Inc			
	9.9%	Essence Healthcare Inc			
	8.8%	Missouri Care Incorporated			



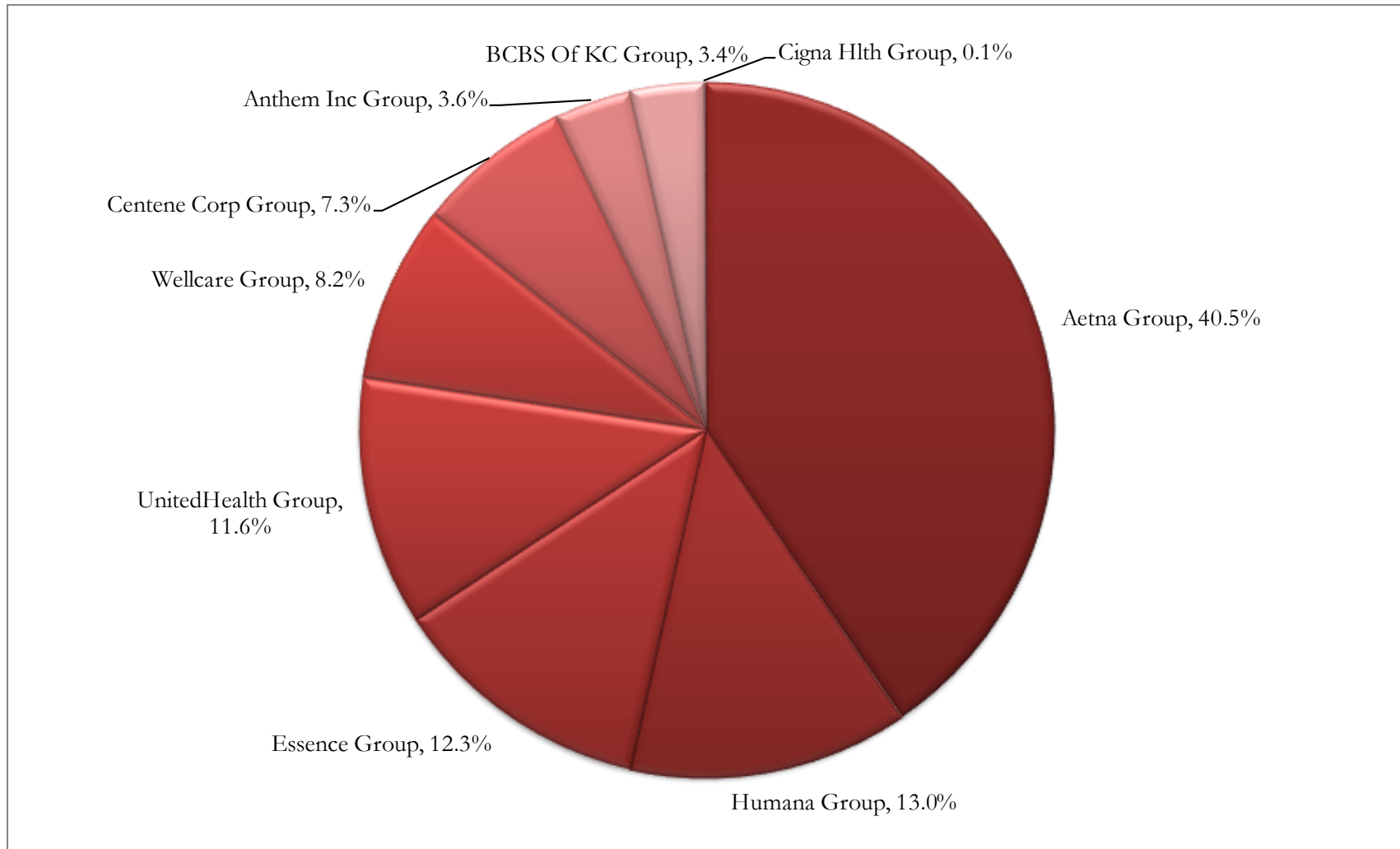
## Missouri HMO Premium Data by Holding Company

In descending order of 2015 Missouri Market Share

Missouri HMO Premium by Holding Company						
Holding Company	Market Share	Commercial Premium	Medicare Revenue	Medicaid Revenue	Total Premium Related Revenues	% Change in Premium Related Revenues, 2014-2015
Aetna Group	40.5%	\$50,945,337	\$783,257,532	\$688,516,765	\$1,522,719,634	-55.8%
Humana Group	13.0%	\$2,236,460	\$488,288,274	\$0	\$490,524,734	38.4%
Essence Group	12.3%	\$0	\$461,288,165	\$0	\$461,288,165	28.5%
UnitedHealth Group	11.6%	\$1,814,307	\$435,553,195	\$0	\$437,367,502	-18.7%
WellCare Group	8.2%	\$6,648,872	\$0	\$302,843,511	\$309,492,383	0.0%
Centene Corp Group	7.3%	\$0	\$0	\$273,451,159	\$273,451,159	48.8%
Anthem Inc Group	3.6%	\$120,745,699	\$14,088,620	\$0	\$134,834,319	- 0.6%
BCBS Of KC Group	3.4%	\$128,185,972	\$0	\$0	\$128,185,972	- 3.7%
Cigna Health Group	0.1%	\$2,663,340	\$0	\$0	\$2,663,340	9.4%
Cox Ins Group	0.0%	\$1,529,298	\$0	\$0	\$1,529,298	-42.5%
<b>Total</b>	<b>100.0%</b>	<b>\$314,769,285</b>	<b>\$2,182,475,786</b>	<b>\$1,264,811,435</b>	<b>\$3,762,056,506</b>	<b>9.2%</b>

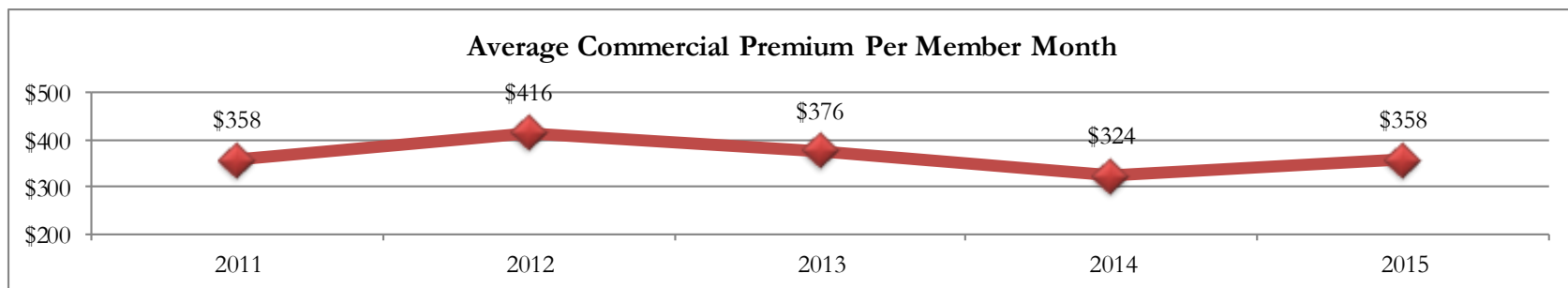
## Missouri HMO Premium Based Market Shares

By Holding Company



Missouri Commercial Premiums Per Member Per Month							
Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2014	2015	% Change	2014	2015	2014	2015
Good Health HMO Inc	\$416	\$442	6.1%	\$133,068,531	\$128,185,972	319,607	290,148
HMO Missouri Inc	\$408	\$457	12.1%	\$134,358,299	\$120,745,699	329,587	264,234
Aetna Better Health Of Missouri LLC	\$158	\$161	2.0%	\$47,686,433	\$28,839,533	301,713	178,861
Coventry Health Care Of Missouri Inc	\$454	\$473	4.2%	\$29,833,008	\$13,844,892	65,733	29,289
Missouri Care Incorporated	\$104	\$91	-12.4%	\$12,014,428	\$6,150,969	115,597	67,550
Coventry Health Care Of Kansas Inc	\$436	\$244	-43.9%	\$4,567,004	\$4,816,775	10,485	19,717
Aetna Health Inc	\$393	\$447	13.9%	\$8,982,322	\$3,444,137	22,866	7,700
Cigna Healthcare Of St Louis Inc	\$429	\$491	14.4%	\$2,434,583	\$2,663,340	5,673	5,424
Humana Health Plan Inc	\$101	\$472	369.2%	\$3,183,845	\$2,236,460	31,657	4,739
UnitedHealthcare of the Midwest Inc	\$550	\$1,034	88.1%	\$32,699,317	\$1,814,307	59,453	1,754
Cox Health Systems HMO Inc	\$413	\$435	5.2%	\$2,658,297	\$1,529,298	6,429	3,516
Harmony Health Plan Of Illinois Inc	.	\$69	.	\$0	\$497,903	0	7,219
<b>Total</b>	<b>\$324</b>	<b>\$358</b>	<b>10.3%</b>	<b>\$411,486,003</b>	<b>\$314,769,285</b>	<b>1,268,800</b>	<b>880,151</b>

Missouri Commercial Premiums Per Member Per Month, 2011-2015						
Health Maintenance Organization	2011	2012	2013	2014	2015	% Change, 2011-2015
Aetna Better Health Of Missouri LLC	.	.	.	\$158	\$161	.
Aetna Health Inc	\$393	\$389	\$385	\$393	\$447	13.8%
Cigna Healthcare Of St Louis Inc	\$384	\$416	\$465	\$429	\$491	27.7%
Coventry Health Care Of Kansas Inc	\$366	\$394	\$414	\$436	\$244	-33.3%
Coventry Health Care Of Missouri Inc	\$401	\$415	\$446	\$454	\$473	17.8%
Cox Health Systems HMO Inc	\$313	\$361	\$380	\$413	\$435	38.9%
Good Health HMO Inc	\$403	\$537	\$392	\$416	\$442	9.6%
Harmony Health Plan Of Illinois Inc	.	.	.	.	\$69	.
HMO Missouri Inc	\$348	\$351	\$396	\$408	\$457	31.2%
Humana Health Plan Inc	\$401	\$137	\$112	\$101	\$472	17.8%
Missouri Care Incorporated	\$128	\$141	\$134	\$104	\$91	-28.9%
UnitedHealthcare of the Midwest Inc	\$383	\$425	\$464	\$550	\$1,034	170.3%
<b>Total</b>	<b>\$358</b>	<b>\$416</b>	<b>\$376</b>	<b>\$324</b>	<b>\$358</b>	<b>- 0.1%</b>



## ***Missouri HMO Cost Comparisons***

Cost of Services - Commercial									
Services	2011	2012	%	2013	%	2014	%	2015	%
			Change, 2011-2012		Change, 2012-2013		Change, 2013-2014		Change, 2014-2015
Hospital Costs	\$260,226,367	\$222,217,926	-14.6%	\$193,651,276	-12.9%	\$126,005,411	-34.9%	\$88,702,858	-29.6%
Physician Costs	\$148,956,971	\$125,555,247	-15.7%	\$102,714,745	-18.2%	\$65,144,116	-36.6%	\$51,274,585	-21.3%
Prescription Drugs	\$145,083,918	\$123,899,810	-14.6%	\$90,148,680	-27.2%	\$67,443,948	-25.2%	\$54,281,244	-19.5%
Diagnostic, X-Ray, Lab	\$57,934,726	\$50,450,415	-12.9%	\$40,960,358	-18.8%	\$25,654,659	-37.4%	\$20,859,260	-18.7%

Per Member Per Month Cost of Services - Commercial									
Services	2011	2012	%	2013	% Change, 2012-2013	2014	% Change, 2013-2014	2015	% Change, 2014-2015
			Change, 2011-2012						
Hospital Costs	\$134	\$149	11.3%	\$152	1.7%	\$151	- 0.6%	\$144	- 4.8%
Physician Costs	\$77	\$84	9.9%	\$81	- 4.6%	\$78	- 3.1%	\$83	6.4%
Prescription Drugs	\$75	\$83	11.3%	\$71	-15.1%	\$81	14.3%	\$88	8.8%
Diagnostic, X-Ray, Lab	\$30	\$34	13.5%	\$32	- 5.3%	\$31	- 4.3%	\$34	9.9%



## Missouri Medicare Costs

Cost of Services - Medicare									
Services	2011	2012	%	2013	%	2014	%	2015	%
			Change, 2011-2012		Change, 2012-2013		Change, 2013-2014		Change, 2014-2015
Hospital Costs	\$521,716,251	\$595,528,326	14.1%	\$715,332,060	20.1%	\$832,581,089	16.4%	\$935,759,144	12.4%
Physician Costs	\$291,877,716	\$304,878,375	4.5%	\$337,357,544	10.7%	\$328,015,732	- 2.8%	\$348,633,189	6.3%
Prescription Drugs	\$147,259,017	\$296,251,477	101.2%	\$326,661,442	10.3%	\$205,581,086	-37.1%	\$255,863,092	24.5%
Diagnostic, X-Ray, Lab	\$27,793,426	\$25,465,306	- 8.4%	\$29,675,723	16.5%	\$32,567,000	9.7%	\$43,110,195	32.4%

Per Member Per Month Cost of Services - Medicare									
Services	2011	2012	%	2013	%	2014	%	2015	%
			Change, 2011-2012		Change, 2012-2013		Change, 2013-2014		Change, 2014-2015
Hospital Costs	\$312	\$333	6.7%	\$355	6.7%	\$367	3.4%	\$362	- 1.2%
Physician Costs	\$174	\$170	- 2.3%	\$167	- 1.7%	\$145	-13.6%	\$135	- 6.6%
Prescription Drugs	\$88	\$165	88.1%	\$162	- 2.0%	\$91	-44.1%	\$99	9.4%
Diagnostic, X-Ray, Lab	\$17	\$14	-14.3%	\$15	3.5%	\$14	- 2.5%	\$17	16.3%

## Missouri Medicaid Costs

Cost of Services - Medicaid									
Services	2011	2012	%	2013	%	2014	%	2015	%
			Change, 2011-2012		Change, 2012-2013		Change, 2013-2014		Change, 2014-2015
Hospital Costs	\$478,577,428	\$521,170,249	8.9%	\$507,677,712	- 2.6%	\$496,765,380	- 2.1%	\$654,492,945	31.8%
Physician Costs	\$142,761,338	\$292,297,656	104.7%	\$292,297,101	- 0.0%	\$275,783,580	- 5.6%	\$187,905,232	-31.9%
Prescription Drugs	\$17,478,549	\$10,205,440	-41.6%	\$0	-100.0%	\$0	.	\$0	.
Diagnostic, X-Ray, Lab	\$22,779,887	\$43,685,763	91.8%	\$47,829,592	9.5%	\$21,347,263	-55.4%	\$38,533,322	80.5%

Per Member Per Month Cost of Services - Medicaid									
Services	2011	2012	%	2013	%	2014	%	2015	%
			Change, 2011-2012		Change, 2012-2013		Change, 2013-2014		Change, 2014-2015
Hospital Costs	\$110	\$104	- 5.4%	\$102	- 2.4%	\$105	2.6%	\$121	15.6%
Physician Costs	\$33	\$59	77.9%	\$59	0.2%	\$58	- 1.0%	\$35	-40.2%
Prescription Drugs	\$4	\$2	-49.3%	\$0	-100.0%	\$0	.	\$0	.
Diagnostic, X-Ray, Lab	\$5	\$9	66.7%	\$10	9.7%	\$4	-53.2%	\$7	58.4%

### *Missouri Costs of Services*

The following pages represent the Total Paid by Missouri HMOs for medical services in specified categories. The Total Paid amount as reported to DIFP is the Total Medical Cost billed by participating providers, after cost-sharing, coordination of benefits and any other cost-offsets have been accounted for. Cost data presented here does not reflect any re-insurance recoveries.

#### **Definitions of Cost Categories:**

- A. Inpatient Hospital:** Costs incurred due to inpatient hospital utilization, excluding mental health costs.
- B. Outpatient Hospital:** Costs incurred due to utilization of In/Out Surgery, Hospital/Ambulatory-Same Day Surgery, excluding Non-Hospital services.
- C. Prescription Drugs:** All covered outpatient prescription costs.
- D. Inpatient Physician:** Physician costs incurred as a result of inpatient hospital utilization, as well as hospitalist costs, if any. Includes surgeons, anesthesia, etc.
- E. Outpatient Physician:** Physician costs incurred as a result of non-hospital utilization, excluding Mental Health/Psychiatry/Chemical Dependency and Chiropractic. Includes surgeons, anesthesia, etc.
- F. Emergency Room:** Costs incurred due to in-network and out-of-network emergency room utilization.
- G. Chiropractic:** Costs incurred due to utilization of Chiropractic services.
- H. Inpatient Mental Health:** Costs incurred due to inpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- I. Outpatient Mental Health:** Costs incurred due to outpatient Mental Health utilization, including care for any condition listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders.
- J. Diagnostics:** Imaging, pathology, X-ray and lab charges due to inpatient and ambulatory utilization.
- K. Other:** Any other medical costs incurred, excluding administrative costs.
- L. Total Medical Costs:** The sum of all amounts reported paid for medical services.
- M. Total Capitation Costs:** Costs for which payment is made on a capitated basis.
- N. Total Medical Costs Less Capitation Costs:** Reflects non-capitated costs in comparison to capitated costs.

### Missouri Costs of Services - Commercial Business

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Health Inc	\$1,313,600	\$438,203	\$862,652	\$227,313	\$421,050	\$216,013	\$5,087	\$0	\$39,008	\$17,288	\$237,995	\$198,156	\$3,976,364	\$4,899	\$3,971,465
Cigna Healthcare Of St Louis Inc	\$468,313	\$428,518	\$509,107	\$61,771	\$279,596	\$220,418	\$0	\$0	\$0	\$191	\$133,798	\$86,033	\$2,187,744	\$149,128	\$2,038,616
Coventry Health Care Of Kansas	\$552,873	\$1,060,436	\$486,385	\$83,742	\$639,541	\$357,713	\$7,186	\$329	\$48,731	\$29,733	\$9,558	\$20,913	\$3,297,137	\$86,572	\$3,210,565
Coventry Health Care Of Missouri	\$3,537,264	\$3,696,115	\$3,132,861	\$512,539	\$4,124,727	\$648,722	\$173,627	\$0	\$34,182	\$153,591	\$165,191	\$245,113	\$16,423,932	\$270,021	\$16,153,910
Cox Health Systems HMO Inc	\$316,800	\$285,300	\$297,415	\$142,300	\$230,515	\$51,400	\$26,910	\$0	\$378	\$2,370	\$51,465	\$52,035	\$1,456,888	\$552	\$1,456,336
Good Health HMO Inc	\$17,953,805	\$16,993,670	\$22,946,597	\$2,754,234	\$15,462,716	\$5,804,085	\$3,407,328	\$0	\$913,092	\$537,372	\$8,739,655	\$7,810,974	\$103,323,528	\$3,738,045	\$99,585,483
HMO Missouri Inc	\$14,681,506	\$12,920,616	\$25,885,285	\$3,868,968	\$22,269,389	\$4,807,415	\$505,772	\$0	\$561,633	\$399,325	\$11,519,715	\$1,903,537	\$99,323,161	.	\$99,323,161
Humana Health Plan Inc	\$674,786	\$731,730	.	.	.	.	.	.	.	.	.	\$513,183	\$1,919,700	.	.
UnitedHealthcare of the Midwest	\$201,264	\$266,536	\$160,943	\$29,646	\$166,538	\$75,758	\$0	\$0	\$0	\$35,747	\$1,883	\$1,827	\$940,142	\$15,841	\$924,301
<b>Total</b>	<b>\$39,700,212</b>	<b>\$36,821,123</b>	<b>\$54,281,244</b>	<b>\$7,680,513</b>	<b>\$43,594,072</b>	<b>\$12,181,523</b>	<b>\$4,125,910</b>	<b>\$329</b>	<b>\$1,597,024</b>	<b>\$1,175,617</b>	<b>\$20,859,260</b>	<b>\$10,831,771</b>	<b>\$232,848,597</b>	<b>\$4,265,058</b>	<b>\$226,663,839</b>

### Per Member Per Month Costs of Services - Commercial Business

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro- practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Health Inc	\$173.78	\$57.97	\$114.12	\$30.07	\$55.70	\$28.58	\$0.67	\$0.00	\$5.16	\$2.29	\$31.49	\$26.21	\$526.04	\$0.65	\$525.40
Cigna Healthcare Of St Louis Inc	\$81.19	\$74.29	\$88.26	\$10.71	\$48.47	\$38.21	\$0.00	\$0.00	\$0.00	\$0.03	\$23.20	\$14.92	\$379.29	\$25.85	\$353.44
Coventry Health Care Of Kansas Inc	\$54.42	\$104.37	\$47.87	\$8.24	\$62.95	\$35.21	\$0.71	\$0.03	\$4.80	\$2.93	\$0.94	\$2.06	\$324.52	\$8.52	\$316.00
Coventry Health Care Of Missouri Inc	\$120.77	\$126.19	\$106.96	\$17.50	\$140.83	\$22.15	\$5.93	\$0.00	\$1.17	\$5.24	\$5.64	\$8.37	\$560.75	\$9.22	\$551.54
Cox Health Systems HMO Inc	\$91.91	\$82.77	\$86.28	\$41.28	\$66.87	\$14.91	\$7.81	\$0.00	\$0.11	\$0.69	\$14.93	\$15.10	\$422.65	\$0.16	\$422.49
Good Health HMO Inc	\$61.89	\$58.58	\$79.11	\$9.49	\$53.31	\$20.01	\$11.75	\$0.00	\$3.15	\$1.85	\$30.13	\$26.93	\$356.19	\$12.89	\$343.31
HMO Missouri Inc	\$55.56	\$48.90	\$97.96	\$14.64	\$84.28	\$18.19	\$1.91	\$0.00	\$2.13	\$1.51	\$43.60	\$7.20	\$375.89	.	\$375.89
Humana Health Plan Inc	\$142.39	\$154.41	.	.	.	.	.	.	.	.	.	\$108.29	\$405.09	.	.
UnitedHealthcare of the Midwest Inc	\$110.83	\$146.77	\$88.62	\$16.32	\$91.71	\$41.72	\$0.00	\$0.00	\$0.00	\$19.68	\$1.04	\$1.01	\$517.70	\$8.72	\$508.98
<b>Total</b>	<b>\$64.33</b>	<b>\$59.67</b>	<b>\$87.96</b>	<b>\$12.45</b>	<b>\$70.64</b>	<b>\$19.74</b>	<b>\$6.69</b>	<b>\$0.00</b>	<b>\$2.59</b>	<b>\$1.91</b>	<b>\$33.80</b>	<b>\$17.55</b>	<b>\$377.33</b>	<b>\$6.91</b>	<b>\$367.31</b>

### Missouri Costs of Services - Medicare

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Coventry Health Care Of Kansas	\$38,025,698	\$18,362,350	\$23,302,790	\$7,096,545	\$21,443,754	\$4,517,431	\$54,760	\$122,376	\$1,026,871	\$284,189	\$968,522	\$758,167	\$115,963,453	\$1,891,851	\$114,071,601
Coventry Health Care Of Missouri	\$169,603,407	\$90,006,974	\$117,075,478	\$22,661,492	\$114,043,640	\$11,509,230	\$280,815	\$0	\$1,995,377	\$674,566	\$5,675,243	\$18,586,037	\$552,112,260	\$15,528,792	\$536,583
Essence Healthcare Inc	\$83,007,915	\$18,292,592	\$46,691,685	\$17,437,752	\$88,420,688	\$9,475,265	\$65,609	\$0	\$1,827,199	\$1,062,379	\$33,326,000	\$42,996,562	\$342,603,646	.	\$342,603,646
HMO Missouri Inc	\$4,890,663	\$1,985,964	\$1,618,861	\$33,339	\$54,065	\$647,046	\$73	.	\$273,863	\$29,495	\$581,670	\$93,333	\$10,208,373	.	\$10,208,373
Humana Health Plan Inc	\$184,077,928	\$111,318,808	.	.	.	.	.	.	.	.	.	\$93,913,735	\$389,310,471	.	.
Oxford Health Plans c	\$173,495	\$73,125	\$0	\$115,998	\$45,023	\$7,529	\$0	\$0	\$0	\$0	\$9,409	\$305	\$424,884	\$0	\$424,884
UnitedHealthcare of the Midwest	\$112,935,955	\$73,748,252	\$67,174,278	\$22,288,719	\$54,992,174	\$3,099,517	\$0	\$0	\$1,915,074	\$2,248,130	\$2,549,351	\$1,012,611	\$341,964,061	\$17,314,779	\$324,649,283
<b>Total</b>	<b>\$592,715,060</b>	<b>\$313,788,066</b>	<b>\$255,863,092</b>	<b>\$69,633,845</b>	<b>\$278,999,344</b>	<b>\$29,256,018</b>	<b>\$401,257</b>	<b>\$122,376</b>	<b>\$7,038,384</b>	<b>\$4,298,760</b>	<b>\$43,110,195</b>	<b>\$157,360,750</b>	<b>\$1752587147</b>	<b>\$34,735,422</b>	<b>\$1328541254</b>

### Missouri Costs of Services - Medicaid

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiro-practic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Better Health Of Missouri	\$153,368,671	\$114,292,768	\$0	\$30,743,016	\$86,418,901	\$89,713,537	\$0	\$1,655,450	\$17,698,970	\$3,579,470	\$15,732,536	\$69,425,036	\$582,628,355	\$183,687,978	\$398,940,377
Home State Health Plan Inc	\$85,235,269	\$40,861,387	\$0	\$14,566,291	\$22,823,966	\$45,731,055	\$0	\$0	\$10,574,410	\$514,254	\$8,074,713	\$29,494,497	\$257,875,843	\$29,376,377	\$228,499,466
Missouri Care Incorporated	\$65,446,298	\$16,341,203	\$0	\$11,165,329	\$22,187,729	\$43,502,756	\$0	\$0	\$5,830,290	\$3,322,952	\$14,726,074	\$38,934,344	\$221,456,975	\$45,693,274	\$175,763,701
<b>Total</b>	<b>\$304,050,238</b>	<b>\$171,495,359</b>	<b>\$0</b>	<b>\$56,474,635</b>	<b>\$131,430,597</b>	<b>\$178,947,348</b>	<b>\$0</b>	<b>\$1,655,450</b>	<b>\$34,103,670</b>	<b>\$7,416,676</b>	<b>\$38,533,322</b>	<b>\$137,853,878</b>	<b>\$1061961173</b>	<b>\$258,757,629</b>	<b>\$803,203,545</b>

### Per Member Per Month Costs of Services - Medicare

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiropractic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Coventry Health Care Of Kansas	\$242.25	\$116.98	\$148.45	\$45.21	\$136.61	\$28.78	\$0.35	\$0.78	\$6.54	\$1.81	\$6.17	\$4.83	\$738.76	\$12.05	\$726.71
Coventry Health Care Of Missouri	\$219.77	\$116.63	\$151.70	\$29.36	\$147.77	\$14.91	\$0.36	\$0.00	\$2.59	\$0.87	\$7.35	\$24.08	\$715.41	\$20.12	\$695.29
Essence Healthcare Inc	\$161.83	\$35.66	\$91.03	\$34.00	\$172.38	\$18.47	\$0.13	\$0.00	\$3.56	\$2.07	\$64.97	\$83.82	\$667.93	.	\$667.93
HMO Missouri Inc	\$230.31	\$93.52	\$76.24	\$1.57	\$2.55	\$30.47	\$0.00	.	\$12.90	\$1.39	\$27.39	\$4.40	\$480.73	.	\$480.73
Humana Health Plan Inc	\$295.64	\$178.78	.	.	.	.	.	.	.	.	.	\$150.83	\$625.25	.	.
Oxford Health Plans	\$630.89	\$265.91	\$0.00	\$421.81	\$163.72	\$27.38	\$0.00	\$0.00	\$0.00	\$0.00	\$34.21	\$1.11	\$1,545.03	\$0.00	\$1,545.03
UnitedHealthcare of the Midwest	\$227.73	\$148.71	\$135.45	\$44.94	\$110.89	\$6.25	\$0.00	\$0.00	\$3.86	\$4.53	\$5.14	\$2.04	\$689.54	\$34.91	\$654.63
<b>Total</b>	<b>\$229.58</b>	<b>\$121.54</b>	<b>\$99.10</b>	<b>\$26.97</b>	<b>\$108.07</b>	<b>\$11.33</b>	<b>\$0.16</b>	<b>\$0.05</b>	<b>\$2.73</b>	<b>\$1.67</b>	<b>\$16.70</b>	<b>\$60.95</b>	<b>\$678.84</b>	<b>\$13.45</b>	<b>\$514.59</b>

### Per Member Per Month Costs of Services - Medicaid

Services	Inpatient Hospital	Outpatient Hospital	Prescription Drugs	Inpatient Physician	Outpatient Physician	Emergency Room	Chiropractic	Hair Prostheses	Inpatient Mental Health	Outpatient Mental Health	Diagnostics	Other	Total Medical Costs	Total Capitation Costs	Net Medical Costs
Aetna Better Health Of Missouri	\$49.83	\$37.13	\$0.00	\$9.99	\$28.08	\$29.15	\$0.00	\$0.54	\$5.75	\$1.16	\$5.11	\$22.55	\$189.28	\$59.68	\$129.61
Home State Health Plan Inc	\$86.71	\$41.57	\$0.00	\$14.82	\$23.22	\$46.52	\$0.00	\$0.00	\$10.76	\$0.52	\$8.21	\$30.00	\$262.34	\$29.88	\$232.45
Missouri Care Incorporated	\$48.48	\$12.10	\$0.00	\$8.27	\$16.44	\$32.22	\$0.00	\$0.00	\$4.32	\$2.46	\$10.91	\$28.84	\$164.04	\$33.85	\$130.20
<b>Total</b>	<b>\$56.19</b>	<b>\$31.69</b>	<b>\$0.00</b>	<b>\$10.44</b>	<b>\$24.29</b>	<b>\$33.07</b>	<b>\$0.00</b>	<b>\$0.31</b>	<b>\$6.30</b>	<b>\$1.37</b>	<b>\$7.12</b>	<b>\$25.48</b>	<b>\$196.26</b>	<b>\$47.82</b>	<b>\$148.44</b>

***Results for Nationwide Operations  
Missouri Licensed HMOs***

This section presents data on national operations for each HMO licensed in Missouri, including an indication of the amount of national operations attributable to Missouri business. Data on basic accounting items is presented. In addition, data on important indicators unique to the insurance industry is also presented.

This section concludes with five-year trend data on numerous indicators. Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

***Balance Sheet Items***

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes, for which an reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries & affiliates, and borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** - Includes: Total Liabilities plus Total Capital and Surplus.



Nationwide Operations - Balance Sheet Items							
Health Maintenance Organization	A. MO %	B. Total Cash & Short Term Investments	C. Premium & Health Care Receivables	D. Total Assets	E. Total Liabilities	F. Total Capital & Surplus	G. Total Liability, Capital & Surplus
Aetna Better Health for MO	100.0%	\$11,712,817	\$84,501,443	\$252,872,913	\$117,493,113	\$135,379,800	\$252,872,913
Aetna Health Inc	0.1%	\$15,848,293	\$100,814,193	\$840,147,266	\$418,743,455	\$421,403,811	\$840,147,266
Arcadian Health Plan Inc	0.0%	\$10,498,323	\$3,291,031	\$77,719,315	\$42,702,792	\$35,016,523	\$77,719,315
Cigna Healthcare Of St Louis Inc	43.8%	\$9,440,820	\$559	\$13,253,771	\$4,347,629	\$8,906,142	\$13,253,771
Coventry Health Care Of Kansas Inc	29.3%	\$20,238,688	\$12,822,294	\$211,349,305	\$118,227,266	\$93,122,039	\$211,349,305
Coventry Health Care Of Missouri Inc	83.8%	\$10,399,576	\$5,220,357	\$236,330,301	\$119,434,766	\$116,895,535	\$236,330,301
Cox Health Systems HMO Inc	100.0%	\$2,456,143	\$2,270	\$28,853,123	\$234,239	\$28,618,884	\$28,853,123
Essence Healthcare Inc	83.0%	\$36,256,007	\$10,624,175	\$132,640,052	\$67,291,980	\$65,348,072	\$132,640,052
Good Health HMO Inc	92.2%	\$451,362	\$9,560,842	\$73,872,528	\$17,868,774	\$56,003,754	\$73,872,528
Harmony Health Plan Of Illinois Inc	0.1%	\$225,691,159	\$82,580,411	\$334,066,961	\$153,134,377	\$180,932,584	\$334,066,961
HMO Missouri Inc	100.0%	\$6,136,340	\$8,043,555	\$68,874,333	\$30,622,359	\$38,251,974	\$68,874,333
Home State Health Plan Inc	100.0%	\$11,203,731	\$47,005,600	\$86,389,347	\$52,098,111	\$34,291,236	\$86,389,347
Humana Health Plan Inc	7.5%	\$3,625,111	\$198,496,751	\$1,385,609,992	\$784,302,879	\$601,307,113	\$1,385,609,992
Missouri Care Incorporated	100.0%	\$29,316,272	\$39,862,545	\$74,122,232	\$39,587,172	\$34,535,060	\$74,122,232
Oxford Health Plans	0.1%	\$22,514,882	\$78,821,217	\$289,539,700	\$168,555,340	\$120,984,360	\$289,539,700
UnitedHealthcare of the Midwest Inc	27.9%	\$52,584,037	\$148,683,710	\$408,652,935	\$264,541,283	\$144,111,652	\$408,652,935
<b>All HMOs</b>	<b>23.0%</b>	<b>\$473,060,823</b>	<b>\$830,330,953</b>	<b>\$4,562,162,403</b>	<b>\$2,410,472,767</b>	<b>\$2,151,689,636</b>	<b>\$4,562,162,403</b>
<b>HMOs with MO% of Business &gt;60%</b>	<b>91.9%</b>	<b>\$107,932,248</b>	<b>\$204,820,787</b>	<b>\$953,954,829</b>	<b>\$444,630,514</b>	<b>\$509,324,315</b>	<b>\$953,954,829</b>

### ***Income Statement Items***

- A. Missouri % of Business** – Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenues** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - Includes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

Nationwide Operations - Income Statement Items								
Health Maintenance Organization	A. MO %	B. Net Premium Income	C. Total Revenues	D. Total Medical & Hospital Expenses	E. Net Underwriting Gains (Losses)	F. Net Investment Gains (Losses)	G. Federal & Foreign Income Taxes	H. Net Income (Loss)
Aetna Health Inc	0.1%	\$2,516,700,716	\$2,533,627,589	\$2,294,483,321	\$165,522,062	\$21,122,708	\$71,048,696	\$113,752,294
Arcadian Health Plan Inc	0.0%	\$71,088,854	\$71,088,854	\$65,449,488	\$-40,094,304	\$5,347,616	\$-2,074,907	\$-32,674,754
Cigna Healthcare Of St Louis Inc	43.8%	\$5,979,595	\$6,308,618	\$4,840,886	\$153,763	\$44,021	\$243,802	\$-45,846
Coventry Health Care Of Kansas Inc	29.3%	\$576,389,733	\$573,718,954	\$315,267,985	\$33,836,120	\$3,358,341	\$8,947,526	\$28,186,329
Coventry Health Care Of Missouri Inc	83.8%	\$563,777,777	\$563,492,893	\$672,628,697	\$40,713,764	\$5,045,154	\$13,342,745	\$32,389,623
Cox Health Systems HMO Inc	100.0%	\$1,514,503	\$1,735,530	\$1,399,427	\$225,709	\$3,001,710	\$455,380	\$2,772,038
Essence Healthcare Inc	83.0%	\$552,485,165	\$552,485,165	\$463,012,937	\$27,136,055	\$1,490,888	\$12,845,843	\$11,372,052
Good Health HMO Inc	92.2%	\$138,979,875	\$138,035,627	\$119,692,251	\$676,149	\$1,257,793	\$1,483,094	\$467,439
Harmony Health Plan Of Illinois Inc	0.1%	\$968,245,747	\$968,245,747	\$800,050,863	\$55,744,447	\$733,884	\$26,081,984	\$30,396,347
Healthcare USA Of Missouri LLC	100.0%	\$706,954,709	\$706,954,709	\$613,669,358	\$34,399,865	\$1,977,425	\$13,274,275	\$20,137,005
HMO Missouri Inc	100.0%	\$131,835,788	\$134,834,319	\$104,681,197	\$15,544,225	\$877,628	\$6,520,716	\$9,899,969
Home State Health Plan Inc	100.0%	\$266,589,892	\$266,589,892	\$257,875,843	\$-20,848,081	\$225,161	\$-5,029,002	\$-15,593,918
Humana Health Plan Inc	7.5%	\$5,775,581,866	\$5,790,931,713	\$5,719,784,396	\$-118,334,712	\$31,271,266	\$15,729,115	\$-102,885,890
Missouri Care Incorporated	100.0%	\$308,896,342	\$308,896,342	\$275,189,496	\$1,566,764	\$282,148	\$2,573,960	\$-725,048
Oxford Health Plans	0.1%	\$975,741,399	\$970,087,908	\$808,963,273	\$31,097,336	\$4,436,831	\$20,548,945	\$14,644,124
UnitedHealthcare of the Midwest Inc	27.9%	\$1,031,783,165	\$1,025,230,346	\$1,304,970,443	\$29,934,489	\$3,606,858	\$19,212,734	\$13,966,672
<b>All HMOs</b>	<b>23.0%</b>	<b>\$14,592,545,126</b>	<b>\$14,612,312,518</b>	<b>\$13,821,946,639</b>	<b>\$253,283,521</b>	<b>\$84,759,616</b>	<b>\$202,736,567</b>	<b>\$125,210,984</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>91.9%</b>	<b>\$2,671,034,051</b>	<b>\$2,673,024,477</b>	<b>\$2,508,149,206</b>	<b>\$99,414,450</b>	<b>\$14,157,907</b>	<b>\$45,467,011</b>	<b>\$60,719,160</b>

Nationwide Operations - Revenues by Category									
	A	B	C	D	E	F	G	H	I
Health Maintenance Organization	Total Commercial Premiums	Total Medicare Premiums	Total Medicaid Premiums	Total Premium-Related Revenue (A+B+C)	MO %	Change in Unearned Premium Reserves	Total FFS & Risk Rev.	Oth. Rev.	Total Revenues
Aetna Better Health for MO	\$28,246,029	\$0	\$678,708,680	\$706,954,709	100.0%	\$0	\$0	\$0	\$706,954,709
Aetna Health Inc	\$1,825,614,771	\$691,085,945	\$0	\$2,516,700,716	0.1%	\$16,926,873	\$0	\$0	\$2,533,627,589
Cigna Healthcare Of St Louis Inc	\$5,979,595	\$0	\$0	\$5,979,595	43.8%	\$329,023	\$0	\$0	\$6,308,618
Coventry Health Care Of Kansas Inc	\$203,332,528	\$373,057,205	\$0	\$576,389,733	29.3%	\$-2,668,351	\$0	\$0	\$573,718,954
Coventry Health Care Of Missouri Inc	\$16,853,129	\$546,924,648	\$0	\$563,777,777	83.8%	\$-284,884	\$0	\$0	\$563,492,893
Cox Health Systems HMO Inc	\$1,514,503	\$0	\$0	\$1,514,503	100.0%	\$0	\$0	\$0	\$1,735,530
Essence Healthcare Inc	\$0	\$552,485,165	\$0	\$552,485,165	83.0%	\$0	\$0	\$0	\$552,485,165
Good Health HMO Inc	\$138,979,875	\$0	\$0	\$138,979,875	92.2%	\$-944,248	\$0	\$0	\$138,035,627
Harmony Health Plan Of Illinois Inc	\$0	\$588,584,054	\$358,091,060	\$968,245,747	0.1%	\$0	\$0	\$0	\$968,245,747
HMO Missouri Inc	\$117,501,730	\$14,334,058	\$0	\$131,835,788	100.0%	\$2,998,531	\$0	\$0	\$134,834,319
Home State Health Plan Inc	\$0	\$0	\$266,589,892	\$266,589,892	100.0%	\$0	\$0	\$0	\$266,589,892
Humana Health Plan Inc	\$986,970,822	\$4,487,449,171	\$301,161,873	\$5,775,581,866	7.5%	\$15,349,847	\$0	\$0	\$5,790,931,713
Missouri Care Incorporated	\$6,150,969	\$0	\$302,745,373	\$308,896,342	100.0%	\$0	\$0	\$0	\$308,896,342
Oxford Health Plans	\$179,468,687	\$796,460,103	\$0	\$975,741,398	0.1%	\$-5,653,491	\$0	\$0	\$970,087,908
UnitedHealthcare of the Midwest Inc	\$16,206,399	\$673,942,891	\$342,153,442	\$1,031,783,165	27.9%	\$-6,552,819	\$0	\$0	\$1,025,230,346
<b>All HMOs</b>	<b>\$3,526,819,037</b>	<b>\$8,795,412,094</b>	<b>\$2,249,450,320</b>	<b>\$14,592,545,125</b>	<b>23.0%</b>	<b>\$19,500,481</b>	<b>\$0</b>	<b>\$0</b>	<b>\$14,612,312,518</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>\$309,246,235</b>	<b>\$1,113,743,871</b>	<b>\$1,248,043,945</b>	<b>\$2,671,034,051</b>	<b>91.9%</b>	<b>\$1,769,399</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,673,024,477</b>

### ***Liquidity Indicators***

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations.

- A. Months in Operation (in Missouri)** - This reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.
- B. Current Ratio** - This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the department's Life & Healthcare Section or the National Association of Insurance Commissioners (NAIC).
- C. Prior Year Current Ratio** - same as current ratio but prior year
- D. Days Cash on Hand** - The number of days the HMO could cover operating expenses with the current amount of available cash.

$$\frac{\text{Total Cash} + \text{Short Term Investments}}{\text{Total Medical \& Hospital Expenses per day}^*}$$

*\*Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during the year.*

- E. Total Unpaid Claims / Total Revenues** - Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

Nationwide Operations - Liquidity Indicators					
Health Maintenance Organization	Months in Operation in MO	Current Ratio	Prior Year Current Ratio	Days Cash on Hand	Total Unpaid Claims / Total Revenues
Aetna Better Health for MO	246	82.9%	108.7%	7.0	12.2%
Aetna Health Inc	74	34.4%	32.1%	2.5	10.4%
Arcadian Health Plan Inc	80	45.0%	79.5%	58.5	11.1%
Cigna Healthcare Of St Louis Inc	359	132.7%	44.3%	711.8	8.7%
Coventry Health Care Of Kansas Inc	237	41.0%	53.1%	23.4	7.0%
Coventry Health Care Of Missouri Inc	363	34.3%	34.2%	5.6	9.5%
Cox Health Systems HMO Inc	230	1050%	215.7%	640.6	12.2%
Essence Healthcare Inc	151	78.0%	45.6%	28.6	6.8%
Good Health HMO Inc	327	127.7%	157.3%	1.4	7.1%
Harmony Health Plan Of Illinois Inc	117	208.2%	169.8%	103.0	13.6%
HMO Missouri Inc	336	47.6%	20.8%	21.4	7.9%
Home State Health Plan Inc	45	112.6%	63.1%	15.9	14.3%
Humana Health Plan Inc	345	42.2%	48.0%	0.2	8.4%
Missouri Care Incorporated	106	171.8%	224.6%	38.9	12.3%
Oxford Health Plans	19	67.8%	72.6%	10.2	12.1%
UnitedHealthcare of the Midwest Inc	365	97.1%	108.1%	14.7	10.2%
<b>All HMOs</b>	<b>4,129</b>	<b>66.7%</b>	<b>68.8%</b>	<b>12.5</b>	<b>9.8%</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>1,804</b>	<b>80.5%</b>	<b>74.1%</b>	<b>15.7</b>	<b>10.2%</b>

## ***Efficiency Indicators***

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement.

**A. Net Income (Loss)** - Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

- a. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 2008.
- b. Extraordinary Items - Nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

**B. % Change in Net Income (Loss) (Prior Year to Current Year) -**

$$\frac{(\text{current year's Net Income (Loss)} - \text{previous year's Net Income (Loss)})}{|\text{previous year's Net Income (Loss)}|}$$

**C. Administration Expenses** - Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

**D. % Change in Administration Expenses (Prior Year to Current Year) -**

$$\frac{(\text{current year's Administration Expenses} - \text{previous year's Administration Expenses})}{\text{previous year's Administration Expenses}}$$

**E. Total Liabilities, Capital and Surplus** - Includes Total Liabilities plus Total Capital & Surplus.

**F. % Change in Total Liabilities, Capital and Surplus (Prior Year to Current Year) -**

$$\frac{(\text{current year's Total Liabilities, Capital \& Surplus} - \text{previous year's Total Liabilities, Capital \& Surplus})}{\text{previous year's Total Liabilities, Capital \& Surplus}}$$

**G. Days in Receivables** - Total Premiums Receivable / Total Premium Related Revenue per day\*. Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

**H. Days in Unpaid Claims** - Claims Payable / Total Medical & Hospital Expenses per day\*. The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does not indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

Nationwide Operations - Efficiency Indicators								
Health Maintenance Organization	A. Net Income	B. % Change in Net Income 2014-2015	C. Admin. Expenses	D. % Change in Admin. Expense 2014-2015	E. Total Liabilities, Capital & Surplus	F. % Change in Total Liabilities, Capital & Surplus 2014-2015	G. Days in Receivables	H. Days in Unpaid Claims
Aetna Better Health for MO	\$20,137,005	-17.0%	\$40,582,169	-25.5%	\$252,872,913	32.0%	43.6	51.1
Aetna Health Inc	\$113,752,294	- 2.8%	\$337,171,468	- 0.3%	\$840,147,266	- 2.2%	14.6	41.7
Arcadian Health Plan Inc	\$-32,674,754	-535.1%	\$8,559,454	6.3%	\$77,719,315	12.5%	16.9	43.9
Cigna Healthcare Of St Louis Inc	\$-45,846	-96.1%	\$1,068,430	-51.6%	\$13,253,771	106.4%	0.0	41.6
Coventry Health Care Of Kansas Inc	\$28,186,329	15.2%	\$61,421,720	5.4%	\$211,349,305	- 8.2%	8.1	46.5
Coventry Health Care Of Missouri Inc	\$32,389,623	247.7%	\$53,877,720	43.6%	\$236,330,301	3.0%	3.4	29.1
Cox Health Systems HMO Inc	\$2,772,038	-326.5%	\$206,875	-42.4%	\$28,853,123	4.7%	0.5	55.2
Essence Healthcare Inc	\$11,372,052	6.4%	\$51,348,127	18.4%	\$132,640,052	24.5%	7.0	29.5
Good Health HMO Inc	\$467,439	-106.9%	\$12,681,764	-35.6%	\$73,872,528	9.4%	25.1	29.9
Harmony Health Plan Of Illinois Inc	\$30,396,347	228.6%	\$100,473,113	123.2%	\$334,066,961	167.9%	31.1	60.2
HMO Missouri Inc	\$9,899,969	- 4.6%	\$11,064,048	- 4.9%	\$68,874,333	12.5%	22.3	37.1
Home State Health Plan Inc	\$-15,593,918	-21.2%	\$25,288,750	42.5%	\$86,389,347	43.5%	64.4	54.0
Humana Health Plan Inc	\$-102,885,890	109.6%	\$523,929,156	3.7%	\$1,385,609,992	8.7%	12.5	31.2
Missouri Care Incorporated	\$-725,048	-118.1%	\$25,995,528	19.4%	\$74,122,232	- 7.2%	47.1	50.3
Oxford Health Plans	\$14,644,124	-35.0%	\$104,606,508	-13.4%	\$289,539,700	1.7%	29.5	52.9
UnitedHealthcare of the Midwest Inc	\$13,966,672	-70.4%	\$85,885,732	21.7%	\$408,652,935	18.7%	52.6	29.2
<b>All HMOs</b>	<b>\$125,210,984</b>	<b>-46.6%</b>	<b>\$1,442,066,069</b>	<b>5.2%</b>	<b>\$4,562,162,403</b>	<b>6.7%</b>	<b>20.8</b>	<b>37.7</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>\$60,719,160</b>	<b>97.0%</b>	<b>\$221,044,981</b>	<b>7.0%</b>	<b>\$953,954,829</b>	<b>15.8%</b>	<b>28.0</b>	<b>39.8</b>



## ***Performance Indicators***

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the loss ratio. As presented below, the plan-wide loss ratio is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide loss ratio includes an HMO's experience in all states in which the HMO was active.

### **A. Missouri Loss Ratio -**

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned*}}$$

\*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

### **B. Plan Wide Loss Ratio –**

$$\frac{\text{Total Medical \& Hospital Expenses + Increase in Reserves for Accident \& Health Contracts}}{\text{Total Revenues*}}$$

\*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide loss ratio. Plan Wide loss ratio is a standard ratio established by the NAIC for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide loss ratio are not reported at a state level, and are absent from the Missouri loss ratio. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level and another when evaluated using the NAIC standard ratio. However, since experience in one state can vary widely from national experience, presenting a state loss ratio is an important indicator.

**C. Total Plan Wide Member Months** - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

### **D. Premium Related + FFS Revenues PMPM -**

$$\frac{\text{Net Premium Income* + Total FFS \& Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

\*net of reinsurance premiums ceded

### **E. Medical \& Hospital Expense PMPM -**

$$\frac{\text{Total Medical \& Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

Nationwide Operations - Performance Indicators					
Health Maintenance Organization	A. Missouri Medical Loss Ratio 2015	B. Plan Wide Medical Loss Ratio 2015	C. Total Plan Wide Member Months	D. Premium Related + FFS Revenues, PMPM	E. Medical & Hospital Expense, PMPM
Aetna Better Health for MO	85.5%	85.5%	3,078,095	\$230	\$199
Aetna Health Inc	127.4%	79.7%	6,515,084	\$386	\$352
Arcadian Health Plan Inc	-827.9%	92.1%	92,043	\$772	\$711
Cigna Healthcare Of St Louis Inc	79.6%	79.6%	12,387	\$483	\$391
Coventry Health Care Of Kansas Inc	103.7%	81.4%	809,244	\$712	\$390
Coventry Health Care Of Missouri Inc	81.9%	81.9%	939,245	\$600	\$716
Cox Health Systems HMO Inc	91.5%	91.5%	3,516	\$431	\$398
Essence Healthcare Inc	81.3%	83.3%	622,223	\$888	\$744
Good Health HMO Inc	85.2%	86.1%	323,191	\$430	\$370
Harmony Health Plan Of Illinois Inc	17.7%	82.6%	3,021,377	\$320	\$265
HMO Missouri Inc	77.6%	77.6%	285,469	\$462	\$367
HomeState Health Plan Inc	94.3%	94.3%	982,990	\$271	\$262
Humana Health Plan Inc	88.7%	87.3%	9,944,267	\$581	\$575
Missouri Care Incorporated	89.1%	89.1%	1,312,727	\$235	\$210
Oxford Health Plans (Nj) Inc	90.1%	81.8%	1,341,946	\$727	\$603
UnitedHealthcare of the Midwest Inc	89.2%	83.2%	2,384,433	\$433	\$547
<b>All HMOs</b>	<b>86.4%</b>	<b>84.4%</b>	<b>31,668,237</b>	<b>\$461</b>	<b>\$436</b>
<b>HMOs with MO% of Business &gt; 60%</b>	<b>84.8%</b>	<b>85.0%</b>	<b>7,547,456</b>	<b>\$354</b>	<b>\$332</b>

## ***5 Year Financial History***

Many items in the financial statements are more meaningful to analyze as trends over time than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

**Net Income (Loss)** – (Income Statement item) – Income adjusted for federal and foreign income taxes paid.

**Total Assets** – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financial responsible.

**Total Liabilities, Capital and Surplus** – (Balance Sheet item) – Includes common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds less treasury stock at cost.

**Net Premium Income** – (Income Statement item) – Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

**Total Revenue** – (Income Statement item) – Premium and other revenue streams

**Medical & Hospital Expenses** – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

**Administration Expenses** – Includes, but is not limited to, rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance and taxes.

**Current Ratio** – (Liquidity Indicator) – Reflects the plan's ability to meet short-term obligations with short-term assets.

**Loss ratio** – (Performance Indicator) – Costs incurred during the year for medical services as a percent of premiums. **Note that the loss ratio reported herein does not equal the *medical loss ratio* as defined in the federal Affordable Care Act (ACA). The ACA permits various adjustments to the loss ratio based on taxes, some additional expenses, and credibility factors based on the size of the plan and deductible amounts.**

**Administrative Expenses to Total Revenue** – (Efficiency Indicator) – Indicates the portion of all revenues that are required to support core operations.

**Estimated Liability for Unpaid Claims** – (At the beginning of each year, an HMO will have claims that were incurred in prior years, but which still have not been paid. The HMO attempts to estimate the amount of such claims, and incorporates this estimate into reserves set aside to pay claims.

**Total Claims Incurred for Prior Years** – The amount the HMO paid this year for claims leftover from previous years.

**Analysis of Liability Reserves =**

$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred in Prior Years}}$$

Ideally, the amount stated for "Estimated Liability for Unpaid Claims" should be within 5-10 percent of the amount stated for "Total Claims Incurred for Prior Years." A negative number indicates that "Total Claims Incurred for Prior Years" Exceeded the amount set aside to pay such claims, as stated in "Estimated Liability for Unpaid Claims."

<b>Financial History - Plan Wide Net Income</b>						
<b>Health Maintenance Organization</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>Percent Change, 2011-2015</b>
Aetna Better Health for MO	\$2,909,791	\$19,737,700	\$32,867,302	\$24,256,259	\$20,137,005	592.0%
Aetna Health Inc	\$213,470,245	\$159,328,662	\$101,022,703	\$117,023,153	\$113,752,294	-46.7%
Arcadian Health Plan Inc	\$-2,337,246	\$-3,809,801	\$-4,898,627	\$7,509,418	\$-32,674,754	1298%
Blue-Advantage Plus Of Kansas City Inc	\$11,009,737	\$1,986,516	\$246,227	\$-1,020,554	\$-8,659,425	(178.7%
Cigna Healthcare Of St Louis Inc	\$-343,213	\$-184,793	\$160,230	\$-1,163,254	\$-45,846	-86.6%
Coventry Health Care Of Kansas Inc	\$31,592,192	\$-29,732,065	\$33,904,909	\$24,476,702	\$28,186,329	-10.8%
Coventry Health Care Of Missouri Inc	\$30,754,804	\$34,592,936	\$18,063,521	\$9,316,359	\$32,389,623	5.3%
Cox Health Systems HMO Inc	\$-487,390	\$12,823	\$2,569,620	\$-1,224,022	\$2,772,038	(668.8%
Essence Healthcare Inc	\$19,792,357	\$20,832,944	\$20,322,243	\$10,688,543	\$11,372,052	-42.5%
Good Health HMO Inc	\$635,574	\$-5,136,925	\$-6,546,801	\$-6,810,705	\$467,439	-26.5%
Harmony Health Plan Of Illinois Inc	\$21,023,220	\$14,045,129	\$6,577,477	\$9,251,182	\$30,396,347	44.6%
HMO Missouri Inc	\$18,348,269	\$13,629,862	\$9,135,362	\$10,378,682	\$9,899,969	-46.0%
Home State Health Plan Inc	.	\$-15,568,278	\$-2,786,895	\$-19,792,059	\$-15,593,918	.
Humana Health Plan Inc	\$5,460,925	\$-28,891,765	\$-38,526,925	\$-49,084,294	\$-102,885,890	-1984%
Missouri Care Incorporated	\$-3,598,146	\$-2,725,507	\$11,357,098	\$4,015,095	\$-725,048	-79.8%
Oxford Health Plans	.	.	.	\$22,534,321	\$14,644,124	.
UnitedHealthcare of the Midwest Inc	\$45,760,011	\$38,913,955	\$38,021,928	\$47,110,253	\$13,966,672	-69.5%
<b>All HMOs</b>	<b>\$410,955,915</b>	<b>\$227,836,934</b>	<b>\$231,007,706</b>	<b>\$234,365,739</b>	<b>\$125,210,984</b>	<b>-69.5%</b>

Financial History - Plan Wide Total Assets						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011- 2015
Aetna Better Health for MO	\$144,631,352	\$152,100,117	\$163,961,623	\$191,529,724	\$252,872,913	74.8%
Aetna Health Inc	\$767,097,783	\$776,423,722	\$813,632,884	\$858,725,518	\$840,147,266	9.5%
Arcadian Health Plan Inc	\$93,449,778	\$143,338,719	\$103,581,945	\$69,112,690	\$77,719,315	-16.8%
Cigna Healthcare Of St Louis Inc	\$7,813,675	\$6,282,596	\$5,074,332	\$6,420,477	\$13,253,771	69.6%
Coventry Health Care Of Kansas Inc	\$209,166,979	\$248,095,965	\$204,423,051	\$230,164,297	\$211,349,305	1.0%
Coventry Health Care Of Missouri Inc	\$229,468,574	\$207,677,841	\$201,403,606	\$229,426,336	\$236,330,301	3.0%
Cox Health Systems HMO Inc	\$24,438,070	\$21,094,423	\$23,891,838	\$27,560,042	\$28,853,123	18.1%
Essence Healthcare Inc	\$137,804,087	\$135,177,161	\$111,289,824	\$106,558,405	\$132,640,052	- 3.7%
Good Health HMO Inc	\$119,727,923	\$118,819,495	\$89,116,799	\$67,522,726	\$73,872,528	-38.3%
Harmony Health Plan Of Illinois Inc	\$118,054,279	\$98,931,138	\$97,272,164	\$124,716,875	\$334,066,961	183.0%
HMO Missouri Inc	\$101,279,174	\$115,884,748	\$71,213,760	\$61,231,914	\$68,874,333	-32.0%
Home State Health Plan Inc	.	\$52,770,264	\$47,424,494	\$60,216,626	\$86,389,347	.
Humana Health Plan Inc	\$528,760,277	\$645,208,799	\$811,647,433	\$1,275,064,733	\$1,385,609,992	162.0%
Missouri Care Incorporated	\$38,877,215	\$57,060,849	\$86,133,921	\$79,891,330	\$74,122,232	90.7%
Oxford Health Plans	.	.	.	\$284,644,751	\$289,539,700	.
United Healthcare of the Midwest Inc	\$181,420,971	\$198,299,107	\$306,943,597	\$344,251,707	\$408,652,935	125.3%
<b>All HMOs</b>	<b>\$2,814,002,057</b>	<b>\$3,037,065,983</b>	<b>\$3,179,370,190</b>	<b>\$4,275,971,332</b>	<b>\$4,562,162,403</b>	<b>62.1%</b>

Financial History - Plan Wide Total Liabilities						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011-2015
Aetna Better Health for MO	\$55,197,441	\$56,880,951	\$59,977,030	\$81,918,989	\$117,493,113	112.9%
Aetna Health Inc	\$397,527,546	\$416,206,936	\$484,283,979	\$411,970,299	\$418,743,455	5.3%
Arcadian Health Plan Inc	\$54,992,125	\$71,264,081	\$33,247,127	\$11,234,631	\$42,702,792	-22.3%
Cigna Healthcare Of St Louis Inc	\$1,817,083	\$2,448,681	\$2,756,792	\$4,333,484	\$4,347,629	139.3%
Coventry Health Care Of Kansas Inc	\$94,659,334	\$134,363,039	\$88,915,611	\$120,802,362	\$118,227,266	24.9%
Coventry Health Care Of Missouri Inc	\$128,338,848	\$110,127,491	\$121,754,015	\$141,270,276	\$119,434,766	- 6.9%
Cox Health Systems HMO Inc	\$2,412,809	\$1,400,332	\$1,243,828	\$1,911,672	\$234,239	-90.3%
Essence Healthcare Inc	\$84,653,331	\$84,122,501	\$67,020,321	\$55,226,373	\$67,291,980	-20.5%
Good Health HMO Inc	\$40,083,719	\$44,359,456	\$25,708,358	\$15,735,371	\$17,868,774	-55.4%
Harmony Health Plan Of Illinois Inc	\$64,174,969	\$49,422,641	\$54,038,404	\$69,979,908	\$153,134,377	138.6%
HMO Missouri Inc	\$51,101,426	\$50,427,117	\$31,923,393	\$31,501,487	\$30,622,359	-40.1%
Home State Health Plan Inc	.	\$32,439,569	\$30,236,456	\$37,648,290	\$52,098,111	.
Humana Health Plan Inc	\$263,283,176	\$337,267,023	\$432,403,260	\$689,419,018	\$784,302,879	197.9%
Missouri Care Incorporated	\$18,502,451	\$39,478,720	\$43,433,045	\$32,820,821	\$39,587,172	114.0%
Oxford Health Plans (Nj) Inc	.	.	.	\$158,083,154	\$168,555,340	.
United Healthcare of the Midwest Inc	\$90,902,815	\$109,520,099	\$213,211,035	\$189,218,808	\$264,541,283	191.0%
<b>All HMOs</b>	<b>\$1,384,831,205</b>	<b>\$1,545,923,696</b>	<b>\$1,691,705,089</b>	<b>\$2,137,062,641</b>	<b>\$2,410,472,767</b>	<b>74.1%</b>

Financial History - Plan Wide Total Liabilities, Capital & Surplus						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011- 2015
Aetna Better Health for MO	\$144,631,354	\$152,100,117	\$163,961,619	\$191,529,724	\$252,872,913	74.8%
Aetna Health Inc	\$767,097,783	\$776,423,722	\$813,632,884	\$858,725,518	\$840,147,266	9.5%
Arcadian Health Plan Inc	\$93,449,778	\$143,338,719	\$103,581,945	\$69,112,690	\$77,719,315	-16.8%
Cigna Healthcare Of St Louis Inc	\$7,813,675	\$6,282,596	\$5,074,332	\$6,420,477	\$13,253,771	69.6%
Coventry Health Care Of Kansas Inc	\$209,166,979	\$248,095,965	\$204,423,051	\$230,164,297	\$211,349,305	1.0%
Coventry Health Care Of Missouri Inc	\$229,468,574	\$207,677,841	\$201,403,606	\$229,426,335	\$236,330,301	3.0%
Cox Health Systems HMO Inc	\$24,438,071	\$21,094,423	\$23,891,839	\$27,560,042	\$28,853,123	18.1%
Essence Healthcare Inc	\$137,804,087	\$135,177,161	\$111,289,824	\$106,558,405	\$132,640,052	- 3.7%
Good Health HMO Inc	\$119,727,923	\$118,819,495	\$89,116,799	\$67,522,727	\$73,872,528	-38.3%
Harmony Health Plan Of Illinois Inc	\$118,054,279	\$98,931,138	\$97,272,164	\$124,716,875	\$334,066,961	183.0%
HMO Missouri Inc	\$101,279,174	\$115,884,748	\$71,213,760	\$61,231,914	\$68,874,333	-32.0%
Home State Health Plan Inc	.	\$52,770,265	\$47,424,494	\$60,216,626	\$86,389,347	.
Humana Health Plan Inc	\$528,760,277	\$645,208,799	\$811,647,433	\$1,275,064,733	\$1,385,609,992	162.0%
Missouri Care Incorporated	\$38,877,215	\$57,060,849	\$86,133,921	\$79,891,330	\$74,122,232	90.7%
Oxford Health Plans	.	.	.	\$284,644,751	\$289,539,700	.
United Healthcare of the Midwest Inc	\$181,420,971	\$198,299,107	\$306,943,597	\$344,251,707	\$408,652,935	125.3%
<b>All HMOs</b>	<b>\$2,814,002,060</b>	<b>\$3,037,065,985</b>	<b>\$3,179,370,187</b>	<b>\$4,275,971,332</b>	<b>\$4,562,162,403</b>	<b>62.1%</b>

Financial History - Plan Wide Net Premium Income						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011-2015
Aetna Better Health for MO	\$499,275,825	\$658,500,493	\$669,355,511	\$645,405,348	\$706,954,709	41.6%
Aetna Health Inc	\$3,813,736,508	\$3,672,274,902	\$3,040,475,972	\$2,854,134,538	\$2,516,700,716	-34.0%
Arcadian Health Plan Inc	\$406,022,923	\$399,766,688	\$227,531,489	\$70,060,671	\$71,088,854	-82.5%
Cigna Healthcare Of St Louis Inc	\$5,052,144	\$5,138,646	\$5,797,626	\$5,431,046	\$5,979,595	18.4%
Coventry Health Care Of Kansas Inc	\$595,391,881	\$1,040,175,341	\$699,637,188	\$627,742,833	\$576,389,733	- 3.2%
Coventry Health Care Of Missouri Inc	\$469,079,248	\$458,922,173	\$456,773,045	\$512,641,081	\$563,777,777	20.2%
Cox Health Systems HMO Inc	\$9,116,880	\$5,204,109	\$4,749,463	\$2,638,759	\$1,514,503	-83.4%
Essence Healthcare Inc	\$409,499,469	\$432,679,792	\$411,832,875	\$435,764,382	\$552,485,165	34.9%
Good Health HMO Inc	\$401,154,823	\$390,494,595	\$253,308,598	\$153,320,312	\$138,979,875	-65.4%
Harmony Health Plan Of Illinois Inc	\$310,575,927	\$322,905,353	\$368,070,937	\$401,058,742	\$968,245,747	211.8%
HMO Missouri Inc	\$248,736,107	\$189,554,541	\$153,562,329	\$140,504,633	\$131,835,788	-47.0%
Home State Health Plan Inc	.	\$77,844,848	\$185,216,204	\$179,237,754	\$266,589,892	.
Humana Health Plan Inc	\$2,353,136,224	\$3,000,472,810	\$3,683,105,426	\$4,952,063,856	\$5,775,581,866	145.4%
Missouri Care Incorporated	\$138,011,908	\$228,394,984	\$305,229,913	\$275,225,092	\$308,896,342	123.8%
Oxford Health Plans	.	.	.	\$1,016,624,591	\$975,741,399	.
UnitedHealthcare of the Midwest Inc	\$523,235,840	\$538,841,967	\$825,866,445	\$889,620,522	\$1,031,783,165	97.2%
<b>All HMOs</b>	<b>\$10,499,527,833</b>	<b>\$11,581,137,093</b>	<b>\$11,290,511,011</b>	<b>\$13,637,720,732</b>	<b>\$14,592,545,126</b>	<b>39.0%</b>



Financial History - Plan Wide Total Revenues						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011-2015
Aetna Better Health for MO	\$499,275,825	\$658,500,493	\$669,355,511	\$645,405,348	\$706,954,709	41.6%
Aetna Health Inc	\$3,767,350,478	\$3,703,033,844	\$3,019,918,946	\$2,866,356,973	\$2,533,627,589	-32.7%
Arcadian Health Plan Inc	\$406,022,923	\$399,766,688	\$227,531,489	\$70,060,671	\$71,088,854	-82.5%
Cigna Healthcare Of St Louis Inc	\$5,052,144	\$5,138,646	\$5,536,067	\$5,229,920	\$6,308,618	24.9%
Coventry Health Care Of Kansas Inc	\$595,912,987	\$1,040,211,856	\$699,679,587	\$614,952,081	\$573,718,954	- 3.7%
Coventry Health Care Of Missouri Inc	\$469,111,178	\$458,919,054	\$456,773,045	\$512,641,081	\$563,492,893	20.1%
Cox Health Systems HMO Inc	\$9,198,575	\$5,401,801	\$4,927,812	\$2,935,235	\$1,735,530	-81.1%
Essence Healthcare Inc	\$409,510,958	\$432,679,792	\$411,832,981	\$435,764,382	\$552,485,165	34.9%
Good Health HMO Inc	\$401,899,707	\$389,409,983	\$251,958,925	\$155,471,799	\$138,035,627	-65.7%
Harmony Health Plan Of Illinois Inc	\$310,581,131	\$323,105,328	\$368,079,812	\$401,062,528	\$968,245,747	211.8%
HMO Missouri Inc	\$242,759,193	\$184,263,140	\$169,061,021	\$135,633,257	\$134,834,319	-44.5%
Home State Health Plan Inc	.	\$77,844,848	\$185,216,204	\$179,237,754	\$266,589,892	.
Humana Health Plan Inc	\$2,341,599,022	\$2,992,311,788	\$3,694,249,367	\$4,947,145,952	\$5,790,931,713	147.3%
Missouri Care Incorporated	\$138,011,908	\$228,394,984	\$305,229,913	\$275,225,092	\$308,896,342	123.8%
Oxford Health Plans (Nj) Inc	.	.	.	\$1,018,838,915	\$970,087,908	.
UnitedHealthcare of the Midwest Inc	\$523,256,076	\$536,602,533	\$827,698,232	\$911,595,733	\$1,025,230,346	95.9%
<b>All HMOs</b>	<b>\$10,437,090,523</b>	<b>\$11,595,586,283</b>	<b>\$11,297,095,975</b>	<b>\$13,653,841,304</b>	<b>\$14,612,312,518</b>	<b>40.0%</b>

Financial History - Plan Wide Medical & Hospital Expenses						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011-2015
Aetna Better Health for MO	\$444,185,759	\$573,869,992	\$569,915,210	\$548,325,630	\$613,669,358	38.2%
Aetna Health Inc	\$3,031,831,794	\$3,103,502,966	\$2,999,178,593	\$2,677,650,323	\$2,294,483,321	-24.3%
Arcadian Health Plan Inc	\$343,231,615	\$331,633,766	\$207,603,621	\$50,731,562	\$65,449,488	-80.9%
Cigna Healthcare Of St Louis Inc	\$4,333,566	\$4,023,111	\$4,849,944	\$4,777,859	\$4,840,886	11.7%
Coventry Health Care Of Kansas Inc	\$432,147,001	\$795,067,965	\$438,126,069	\$363,515,421	\$315,267,985	-27.0%
Coventry Health Care Of Missouri Inc	\$444,145,799	\$503,069,782	\$522,783,828	\$669,358,815	\$672,628,697	51.4%
Cox Health Systems HMO Inc	\$8,153,432	\$3,995,997	\$4,480,370	\$2,819,898	\$1,399,427	-82.8%
Essence Healthcare Inc	\$342,533,516	\$359,505,282	\$341,535,242	\$367,365,479	\$463,012,937	35.2%
Good Health HMO Inc	\$359,900,781	\$354,121,762	\$230,786,560	\$138,842,918	\$119,692,251	-66.7%
Harmony Health Plan Of Illinois Inc	\$246,643,306	\$269,860,656	\$314,615,183	\$337,841,371	\$800,050,863	224.4%
HMO Missouri Inc	\$196,175,778	\$148,657,796	\$140,977,354	\$102,641,497	\$104,681,197	-46.6%
Home State Health Plan Inc	.	\$82,354,910	\$177,810,592	\$177,794,126	\$257,875,843	.
Humana Health Plan Inc	\$1,958,712,430	\$2,559,764,308	\$3,260,179,022	\$4,673,754,152	\$5,719,784,396	192.0%
Missouri Care Incorporated	\$125,736,688	\$205,826,194	\$273,307,548	\$237,861,437	\$275,189,496	118.9%
Oxford Health Plans	.	.	.	\$845,747,563	\$808,963,273	.
UnitedHealthcare of the Midwest Inc	\$443,078,897	\$462,292,397	\$1,109,710,478	\$1,191,219,222	\$1,304,970,443	194.5%
<b>All HMOs</b>	<b>\$8,647,323,852</b>	<b>\$9,899,867,407</b>	<b>\$10,595,862,711</b>	<b>\$12,797,611,640</b>	<b>\$13,821,946,639</b>	<b>59.8%</b>

Financial History - Plan Wide Administrative Expenses						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change, 2011-2015
Aetna Better Health for MO	\$40,922,064	\$50,900,459	\$46,133,875	\$54,460,158	\$40,582,169	- 0.8%
Aetna Health Inc	\$381,206,842	\$339,821,033	\$319,736,471	\$338,053,845	\$337,171,468	-11.6%
Arcadian Health Plan Inc	\$57,073,178	\$66,824,351	\$23,157,595	\$8,054,912	\$8,559,454	-85.0%
Cigna Healthcare Of St Louis Inc	\$1,112,384	\$1,276,065	\$513,008	\$2,209,376	\$1,068,430	- 4.0%
Coventry Health Care Of Kansas Inc	\$38,675,867	\$72,483,677	\$44,214,639	\$58,274,087	\$61,421,720	58.8%
Coventry Health Care Of Missouri Inc	\$26,650,942	\$25,461,575	\$27,589,890	\$37,522,240	\$53,877,720	102.2%
Cox Health Systems HMO Inc	\$856,310	\$499,106	\$457,654	\$358,976	\$206,875	-75.8%
Essence Healthcare Inc	\$39,506,387	\$38,648,672	\$36,049,355	\$43,356,009	\$51,348,127	30.0%
Good Health HMO Inc	\$33,648,099	\$32,566,776	\$24,109,008	\$19,679,736	\$12,681,764	-62.3%
Harmony Health Plan Of Illinois Inc	\$44,643,667	\$48,710,234	\$48,452,536	\$45,017,197	\$100,473,113	125.1%
HMO Missouri Inc	\$14,496,257	\$12,693,533	\$9,201,689	\$11,638,685	\$11,064,048	-23.7%
Home State Health Plan Inc	.	\$7,412,897	\$15,593,397	\$17,745,695	\$25,288,750	.
Humana Health Plan Inc	\$279,379,780	\$302,032,654	\$421,461,917	\$505,296,529	\$523,929,156	87.5%
Missouri Care Incorporated	\$4,559,751	\$8,329,247	\$6,668,256	\$21,765,718	\$25,995,528	470.1%
Oxford Health Plans (Nj) Inc	.	.	.	\$120,804,159	\$104,606,508	.
UnitedHealthcare of the Midwest Inc	\$35,787,013	\$38,781,727	\$50,704,128	\$70,566,861	\$85,885,732	140.0%
<b>All HMOs</b>	<b>\$1,008,312,904</b>	<b>\$1,046,416,880</b>	<b>\$1,058,786,753</b>	<b>\$1,370,628,359</b>	<b>\$1,442,066,069</b>	<b>43.0%</b>

Financial History - Plan Wide Current Ratio					
Health Maintenance Organization	2011	2012	2013	2014	2015
Aetna Better Health for MO	314.6%	305.6%	152.2%	108.7%	82.9%
Aetna Health Inc	180.2%	175.3%	31.5%	32.1%	34.4%
Arcadian Health Plan Inc	189.2%	243.6%	24.4%	79.5%	45.0%
Cigna Healthcare Of St Louis Inc	370.1%	232.9%	72.1%	44.3%	132.7%
Coventry Health Care Of Kansas Inc	248.4%	227.0%	73.4%	53.1%	41.0%
Coventry Health Care Of Missouri Inc	219.4%	220.0%	46.3%	34.2%	34.3%
Cox Health Systems HMO Inc	1504%	2080%	245.0%	215.7%	1050%
Essence Healthcare Inc	228.4%	231.0%	48.5%	45.6%	78.0%
Good Health HMO Inc	296.9%	270.0%	89.1%	157.3%	127.7%
Harmony Health Plan Of Illinois Inc	312.8%	252.3%	166.4%	169.8%	208.2%
HMO Missouri Inc	177.2%	250.1%	74.2%	20.8%	47.6%
HomeState Health Plan Inc	.	123.9%	86.2%	63.1%	112.6%
Humana Health Plan Inc	207.2%	188.3%	36.9%	48.0%	42.2%
Missouri Care Incorporated	250.5%	151.4%	184.4%	224.6%	171.8%
Oxford Health Plans (Nj) Inc	.	.	.	72.6%	67.8%
UnitedHealthcare of the Midwest Inc	245.6%	173.2%	71.3%	108.1%	97.1%
<b>All HMOs</b>	<b>223.2%</b>	<b>207.5%</b>	<b>57.8%</b>	<b>68.8%</b>	<b>66.7%</b>

Financial History - Plan Wide Loss Ratio					
Health Maintenance Organization	2011	2012	2013	2014	2015
Aetna Better Health for MO	89.0%	87.1%	85.1%	85.0%	86.8%
Aetna Health Inc	80.5%	83.8%	99.2%	93.3%	90.6%
Arcadian Health Plan Inc	84.5%	83.0%	91.2%	72.4%	139.2%
Cigna Healthcare Of St Louis Inc	87.3%	77.0%	87.5%	91.4%	85.9%
Coventry Health Care Of Kansas Inc	72.5%	76.4%	62.6%	59.1%	55.0%
Coventry Health Care Of Missouri Inc	94.7%	109.6%	114.5%	130.6%	119.4%
Cox Health Systems HMO Inc	88.6%	74.0%	90.9%	98.6%	74.0%
Essence Healthcare Inc	83.6%	83.1%	82.9%	84.3%	83.8%
Good Health HMO Inc	89.5%	90.9%	91.6%	89.3%	86.7%
Harmony Health Plan Of Illinois Inc	79.4%	83.5%	85.5%	84.2%	82.6%
HMO Missouri Inc	80.8%	80.7%	83.4%	75.7%	77.6%
Home State Health Plan Inc	.	114.3%	94.1%	103.7%	97.2%
Humana Health Plan Inc	83.5%	85.9%	88.2%	94.6%	99.1%
Missouri Care Incorporated	91.1%	90.1%	89.5%	86.4%	89.1%
Oxford Health Plans	.	.	.	83.0%	84.1%
UnitedHealthcare of the Midwest Inc	84.7%	86.2%	134.1%	130.7%	127.3%
<b>All HMOs</b>	<b>82.7%</b>	<b>85.5%</b>	<b>93.7%</b>	<b>93.8%</b>	<b>95.1%</b>

Financial History - Plan Wide Administrative Expenses to Total Revenue					
Health Maintenance Organization	2011	2012	2013	2014	2015
Aetna Better Health for MO	8.2%	7.7%	6.9%	8.4%	5.7%
Aetna Health Inc	10.1%	9.2%	10.6%	11.8%	13.3%
Arcadian Health Plan Inc	14.1%	16.7%	10.2%	11.5%	12.0%
Cigna Healthcare Of St Louis Inc	22.0%	24.8%	9.3%	42.2%	16.9%
Coventry Health Care Of Kansas Inc	6.5%	7.0%	6.3%	9.5%	10.7%
Coventry Health Care Of Missouri Inc	5.7%	5.5%	6.0%	7.3%	9.6%
Cox Health Systems HMO Inc	9.3%	9.2%	9.3%	12.2%	11.9%
Essence Healthcare Inc	9.6%	8.9%	8.8%	9.9%	9.3%
Good Health HMO Inc	8.4%	8.4%	9.6%	12.7%	9.2%
Harmony Health Plan Of Illinois Inc	14.4%	15.1%	13.2%	11.2%	10.4%
HMO Missouri Inc	6.0%	6.9%	5.4%	8.6%	8.2%
Home State Health Plan Inc	.	9.5%	8.4%	9.9%	9.5%
Humana Health Plan Inc	11.9%	10.1%	11.4%	10.2%	9.0%
Missouri Care Incorporated	3.3%	3.6%	2.2%	7.9%	8.4%
Oxford Health Plans (Nj) Inc	.	.	.	11.9%	10.8%
UnitedHealthcare of the Midwest Inc	6.8%	7.2%	6.1%	7.7%	8.4%
<b>All HMOs</b>	<b>9.7%</b>	<b>9.0%</b>	<b>9.4%</b>	<b>10.0%</b>	<b>9.9%</b>

Financial History - Plan Wide Incurred Claims for Prior Year						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change 2011-2015
Aetna Better Health for MO	\$41,040,592	\$33,840,955	\$25,803,491	\$37,637,730	\$32,103,308	-21.8%
Aetna Health Inc	\$248,803,542	\$279,490,657	\$265,033,050	\$250,155,678	\$250,538,467	0.7%
Arcadian Health Plan Inc	\$37,878,507	\$32,986,640	\$42,796,103	\$19,975,777	\$7,283,101	-80.8%
Cigna Healthcare Of St Louis Inc	\$217,000	\$207,000	\$351,000	\$353,000	\$780,993	259.9%
Coventry Health Care Of Kansas Inc	\$42,148,716	\$43,320,802	\$69,631,244	\$31,691,817	\$32,368,642	-23.2%
Coventry Health Care Of Missouri Inc	\$35,820,707	\$44,535,062	\$42,973,436	\$44,976,589	\$50,990,397	42.3%
Cox Health Systems HMO Inc	\$1,244,886	\$753,249	\$491,872	\$601,497	\$110,712	-91.1%
Essence Healthcare Inc	\$68,956,082	\$67,268,372	\$73,725,065	\$58,125,416	\$52,718,623	-23.5%
Good Health HMO Inc	\$29,229,715	\$25,205,819	\$25,191,926	\$12,815,200	\$8,021,509	-72.6%
Harmony Health Plan Of Illinois Inc	\$33,692,557	\$37,640,919	\$31,181,662	\$106,954,658	\$95,313,939	182.9%
HMO Missouri Inc	\$17,920,321	\$14,376,649	\$13,573,817	\$11,372,720	\$8,720,334	-51.3%
HomeState Health Plan Inc	\$0	\$0	\$13,105,026	\$21,730,475	\$21,038,295	.
Humana Health Plan Inc	\$147,945,813	\$164,342,580	\$230,359,333	\$280,827,191	\$407,680,313	175.6%
Missouri Care Incorporated	\$10,957,014	\$12,100,899	\$32,065,225	\$31,225,481	\$26,705,374	143.7%
Oxford Health Plans	\$98,432,821	\$90,891,738	\$108,988,778	\$121,093,737	\$70,735,174	-28.1%
UnitedHealthcare of the Midwest Inc	\$69,208,410	\$67,172,538	\$69,792,317	\$84,523,197	\$101,535,072	46.7%
<b>All HMOs</b>	<b>\$891,337,200</b>	<b>\$920,590,766</b>	<b>\$1,045,060,170</b>	<b>\$1,114,059,488</b>	<b>\$1,166,631,031</b>	<b>30.9%</b>

Financial History - Plan Wide Estimated Liability of Unpaid Claims Prior Year						
Health Maintenance Organization	2011	2012	2013	2014	2015	Percent Change 2011-2015
Aetna Better Health for MO	\$45,573,253	\$52,865,957	\$49,618,290	\$51,382,773	\$39,827,619	-12.6%
Aetna Health Inc	\$314,543,294	\$298,228,208	\$309,186,829	\$261,112,465	\$258,274,233	-17.9%
Arcadian Health Plan Inc	\$37,406,142	\$41,385,068	\$44,080,020	\$26,481,130	\$6,940,626	-81.4%
Cigna Healthcare Of St Louis Inc	\$330,000	\$298,000	\$412,086	\$484,330	\$791,133	139.7%
Coventry Health Care Of Kansas Inc	\$49,694,011	\$45,529,880	\$89,922,180	\$45,844,657	\$47,252,249	- 4.9%
Coventry Health Care Of Missouri Inc	\$42,794,158	\$47,998,860	\$47,484,580	\$53,202,082	\$64,306,576	50.3%
Cox Health Systems HMO Inc	\$2,306,670	\$1,711,938	\$839,449	\$548,606	\$263,726	-88.6%
Essence Healthcare Inc	\$69,181,697	\$69,379,830	\$73,458,801	\$56,300,662	\$50,123,691	-27.5%
Good Health HMO Inc	\$31,392,965	\$27,109,557	\$26,755,359	\$15,771,174	\$8,420,774	-73.2%
Harmony Health Plan Of Illinois Inc	\$62,387,379	\$48,013,278	\$35,624,675	\$119,331,811	\$135,321,318	116.9%
HMO Missouri Inc	\$18,810,990	\$17,675,843	\$12,727,120	\$13,483,144	\$10,034,660	-46.7%
HomeState Health Plan Inc	\$0	\$0	\$24,947,395	\$26,402,064	\$25,695,706	.
Humana Health Plan Inc	\$160,116,927	\$186,490,178	\$250,562,148	\$302,970,154	\$415,727,854	159.6%
Missouri Care Incorporated	\$13,857,848	\$17,830,579	\$37,693,276	\$41,480,372	\$32,412,100	133.9%
Oxford Health Plans (Nj) Inc	\$107,094,202	\$105,010,004	\$120,669,599	\$127,557,516	\$86,397,267	-19.3%
UnitedHealthcare of the Midwest Inc	\$79,235,253	\$76,677,253	\$84,540,113	\$95,438,958	\$97,473,311	23.0%
<b>All HMOs</b>	<b>\$1,044,048,284</b>	<b>\$1,042,844,380</b>	<b>\$1,208,500,901</b>	<b>\$1,237,791,223</b>	<b>\$1,279,262,843</b>	<b>22.5%</b>



Financial History - Plan Wide Analysis of Liability Reserves					
Health Maintenance Organization	2011	2012	2013	2014	2015
Aetna Better Health for MO	11.0%	56.2%	92.3%	36.5%	24.1%
Aetna Health Inc	26.4%	6.7%	16.7%	4.4%	3.1%
Arcadian Health Plan Inc	- 1.2%	25.5%	3.0%	32.6%	- 4.7%
Cigna Healthcare Of St Louis Inc	52.1%	44.0%	17.4%	37.2%	1.3%
Coventry Health Care Of Kansas Inc	17.9%	5.1%	29.1%	44.7%	46.0%
Coventry Health Care Of Missouri Inc	19.5%	7.8%	10.5%	18.3%	26.1%
Cox Health Systems HMO Inc	85.3%	127.3%	70.7%	- 8.8%	138.2%
Essence Healthcare Inc	0.3%	3.1%	- 0.4%	- 3.1%	- 4.9%
Good Health HMO Inc	7.4%	7.6%	6.2%	23.1%	5.0%
Harmony Health Plan Of Illinois Inc	85.2%	27.6%	14.2%	11.6%	42.0%
HMO Missouri Inc	5.0%	22.9%	- 6.2%	18.6%	15.1%
HomeState Health Plan Inc	.	.	90.4%	21.5%	22.1%
Humana Health Plan Inc	8.2%	13.5%	8.8%	7.9%	2.0%
Missouri Care Incorporated	26.5%	47.3%	17.6%	32.8%	21.4%
Oxford Health Plans	8.8%	15.5%	10.7%	5.3%	22.1%
UnitedHealthcare of the Midwest Inc	14.5%	14.1%	21.1%	12.9%	- 4.0%
<b>All HMOs</b>	<b>17.1%</b>	<b>13.3%</b>	<b>15.6%</b>	<b>11.1%</b>	<b>9.7%</b>

### ***Health Maintenance Organization Profiles***

For all companies, the following items were submitted to DIFP as part of the annual financial statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- year incorporated and admitted to Missouri

Missouri enrollment data for all companies were submitted to DIFP as part of the annual managed care supplemental report except plan-wide enrollment. Plan-wide enrollment is taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data. Therefore, some variances may occur.

## Aetna Better Health of Missouri, LLC

### ***Holding Company:***

Aetna, Inc

### ***Main Administrative Office Mailing Address:***

10 S. Broadway, Suite 1200  
St. Louis, MO 63102-1713  
(314) 241-5300

### ***Incorporated:***

January 31, 1995

### ***Admitted to Missouri:***

June 13, 1995

### ***Accreditation:***

NCQA

### ***State of Domicile:***

Missouri

### ***% Missouri Business:***

100%

### ***Tax Status:***

For Profit

### ***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
3,078,095

Missouri members at the end of the year:  
263,596

### ***2015 Plan Wide Enrollment***

Total plan wide member months for the year:  
3,078,095

Plan wide members at the end of the year:  
263,596

### ***2015 Year-End Officers***

President: Pamela S. Sedmak

Secretary: Robert M. Kessler

Chief Financial Officer: Debra J. Bacon

Chief Medical Officer: Alonzo White, MD

### ***2015 Other Officers, Directors or Trustees***

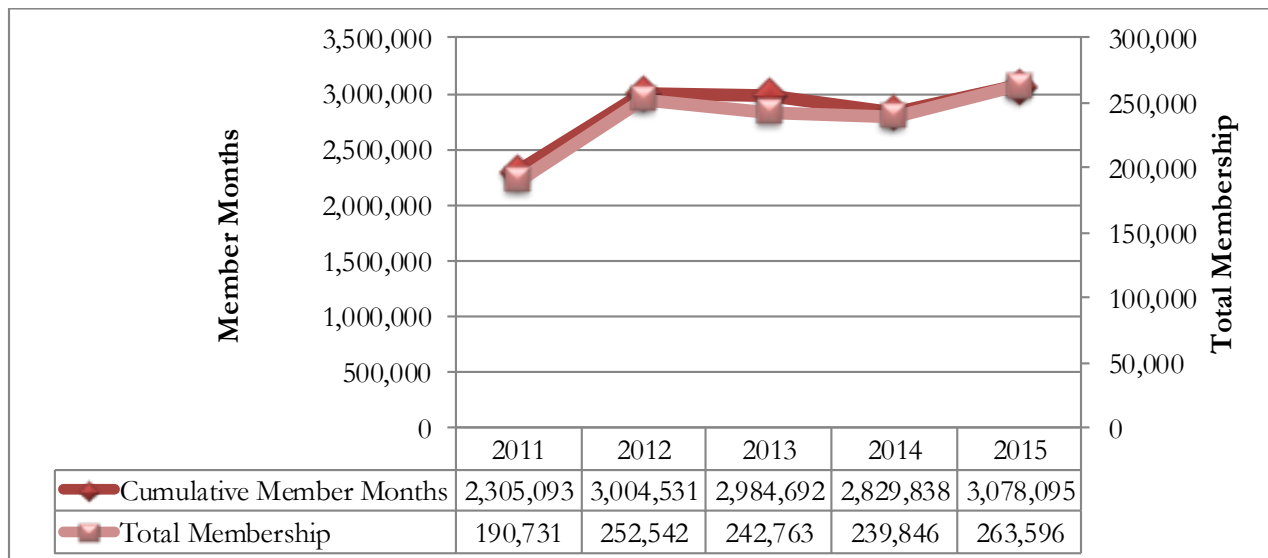
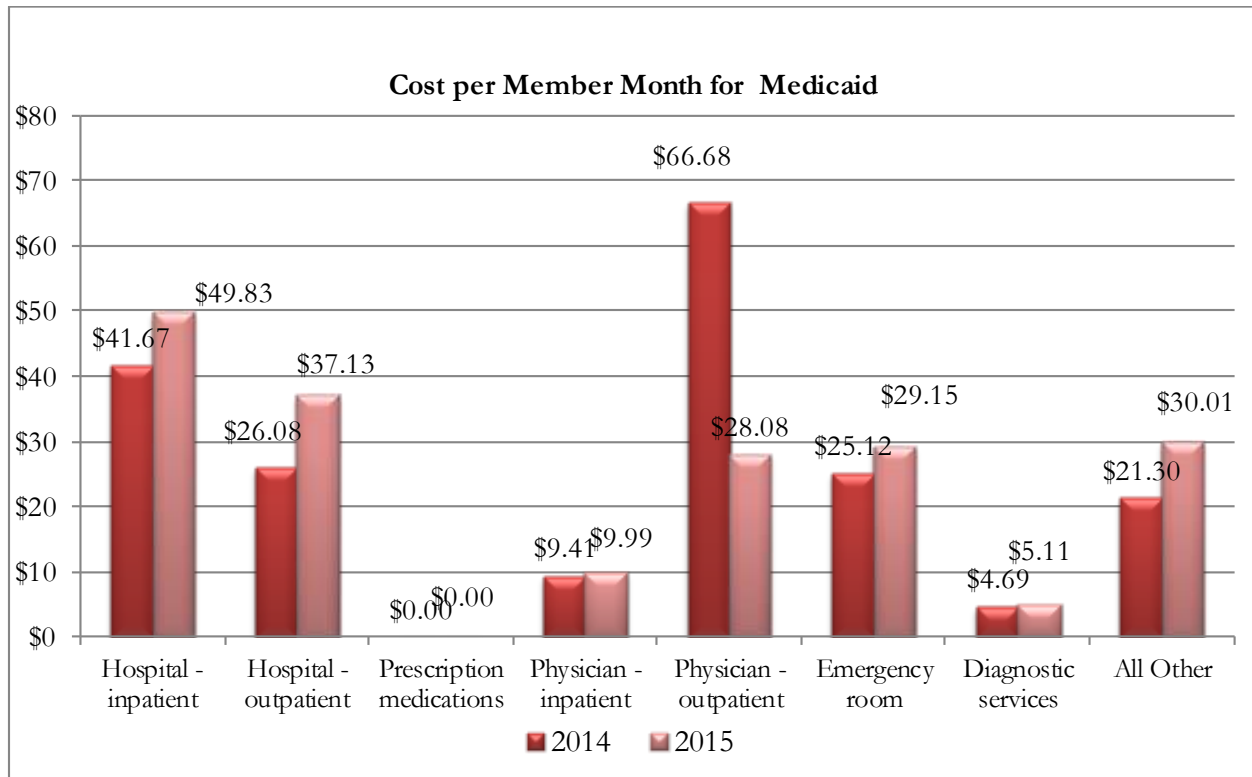
Elaine R. Cofrancesco

Kevin J. Casey

Edward Chung-I Lee

## Service Area – Entire State

## Aetna Better Health for MO



# Aetna Health, Inc

## Holding Company:

Aetna, Inc

## Main Administrative Office Mailing Address:

980 Jolly Road  
Blue Bell, PA 19422-1904  
800-872-3862

## Incorporated:

May 7, 1981

## Admitted to Missouri:

October 14, 2009

## Accreditation:

NCQA

## State of Domicile

Pennsylvania

## % Missouri business

0.1%

## Tax Status:

For Profit

## 2015 Missouri Enrollment:

Total Missouri member months for the year:  
7,820

Missouri members at the end of the year:  
643

## 2015 Plan Wide Enrollment

Total plan wide member months for the year:  
6,515,084

Plan wide members at the end of the year:  
541,863

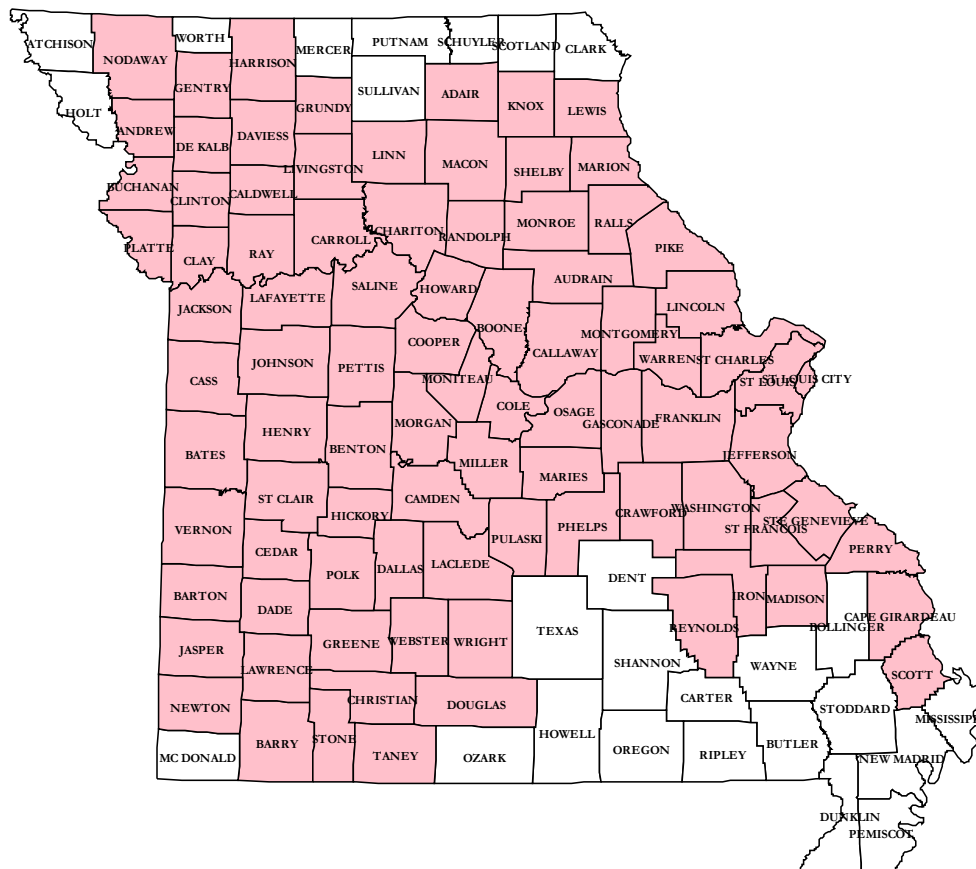
## 2015 Year-End Officers

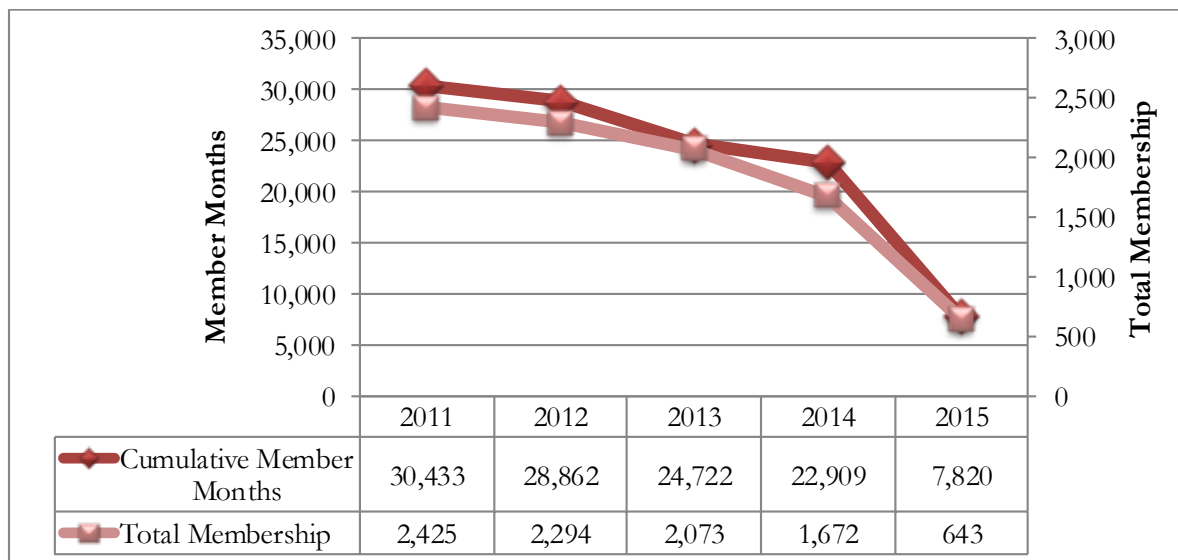
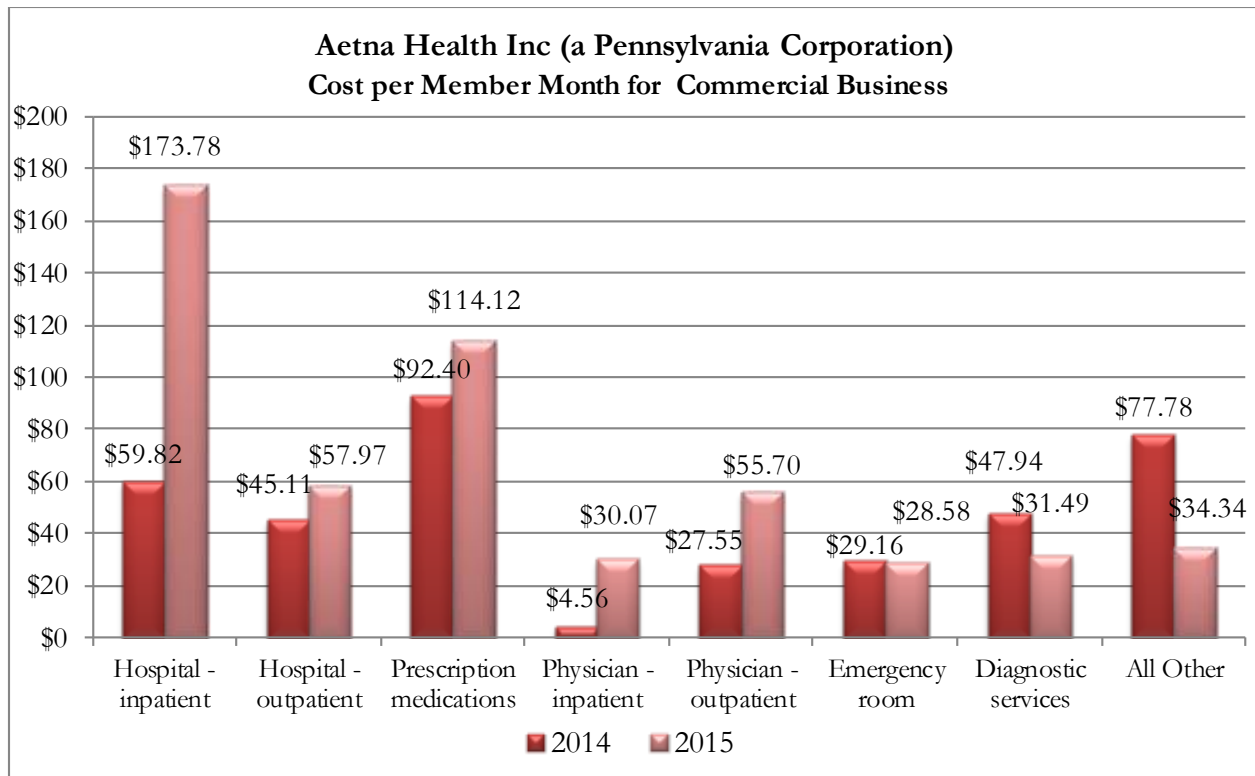
President: Laurie Ann Brubaker  
Secretary: Edward Chung-I Lee  
Chief Financial Officer: Dawn Marie Schoen  
Regional Medical Officer: David J. Massman

## Other Officers:

Gregory Stephen Martino  
Elaine Rose Cofrancesco  
Stephen Matthew Conte

## Service Area





# CIGNA Healthcare of St. Louis, Inc

## **Holding Company:**

CIGNA Health Group

## **Main Administrative Office Mailing Address:**

900 Cottage Grove Rd  
Bloomfield, CT 06002  
(860) 226-6000

## **Incorporated:**

May 2, 1985

## **Admitted to Missouri:**

September 1, 1993

## **Accreditation:**

NCQA

## **State of Domicile:**

Missouri

## **% Missouri Business:**

43.8%

## **Tax Status:**

For Profit

## **2015 Missouri Enrollment:**

Total Missouri member months for the year:  
5,424

Missouri members at the end of the year:  
427

## **2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
12,387

Plan wide members at the end of the year:  
974

## **2015 Year-End Officers**

President: Frank Anthony Monahan

Secretary: Anna Krishtul

Chief Financial Officer: Scott R. Lambert

Chief Medical Officer: Raymond P. Davidson MD.

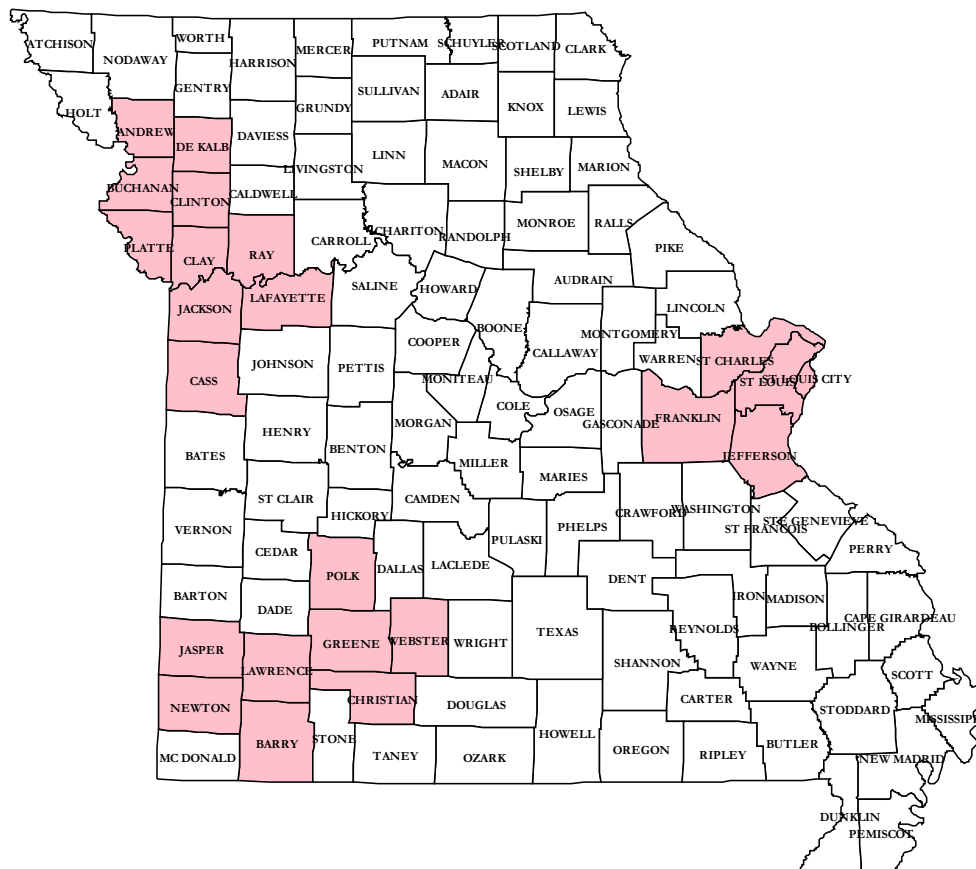
## **2015 Other Officers**

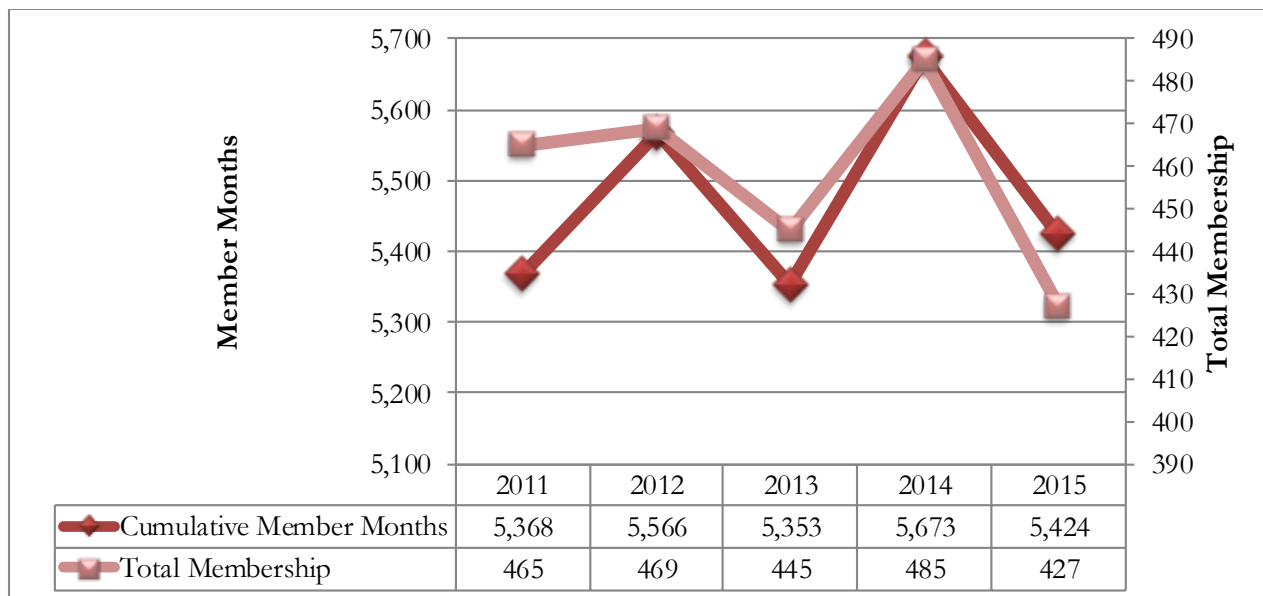
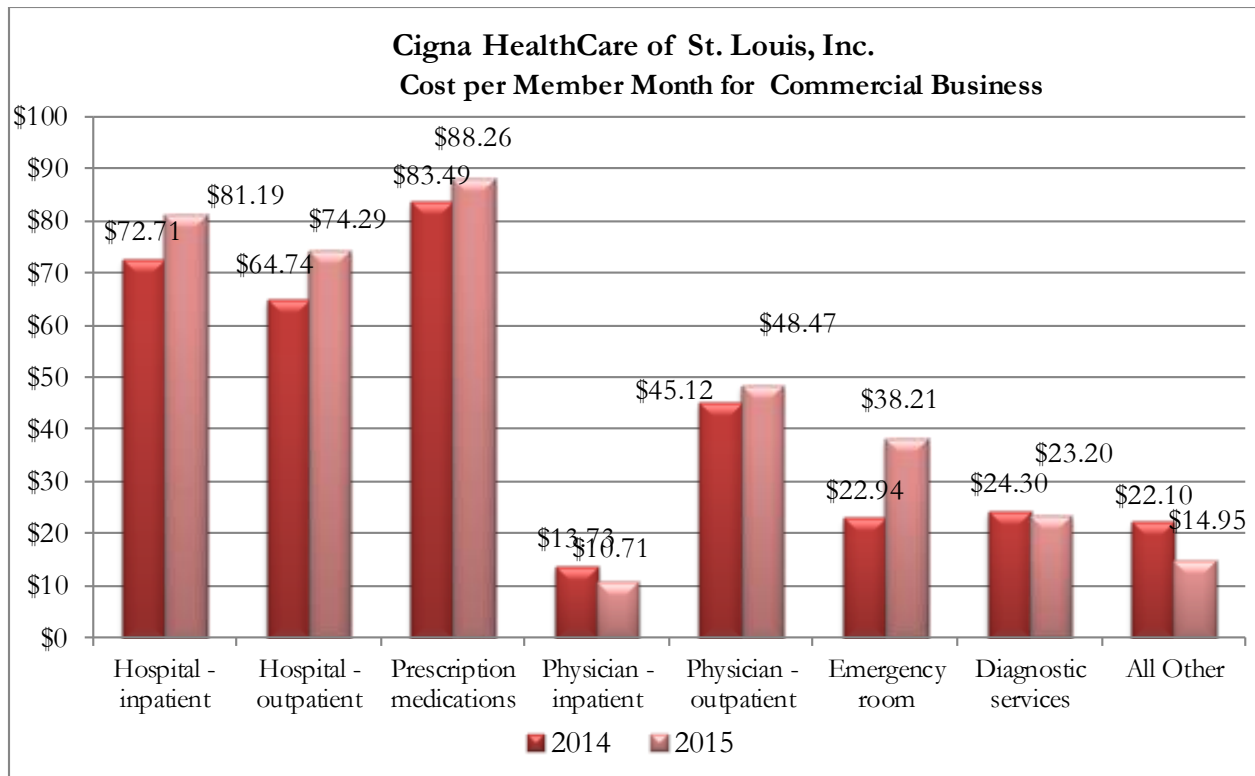
Aslam Mohammad Khan

Michael T. Crompton

Mark P. Fleming

## Service Area







# Coventry Health Care of Kansas, Inc

## **Holding Company:**

Aetna, Inc

## **Main Administrative Office Mailing Address:**

9401 Indian Creek Parkway, Suite 1300  
Overland Park, KS 66210  
(913) 202-5400

## **Incorporated:**

January 2, 1976

## **Admitted to Missouri:**

March 29, 1996

## **Accreditation:**

NCQA, URAC

## **State of Domicile:**

Kansas

## **% Missouri Business:**

29.3%

## **Tax Status:**

For Profit

## **2015 Missouri Enrollment:**

Total Missouri member months for the year:

176,747

Missouri members at the end of the year:

13,852

## **2015 Plan Wide Enrollment**

Total plan wide member months for the year:

809,244

Plan wide members at the end of the year:

60,164

## **2015 Year-End Officers**

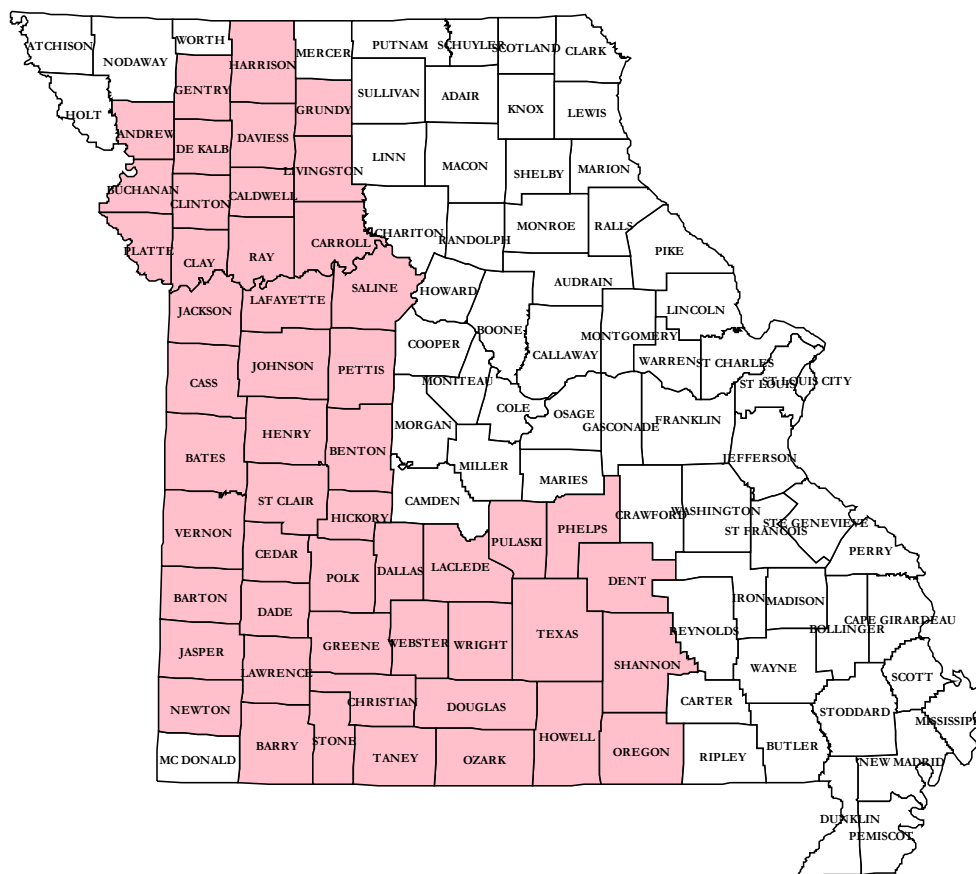
President: Michael A. Nelson

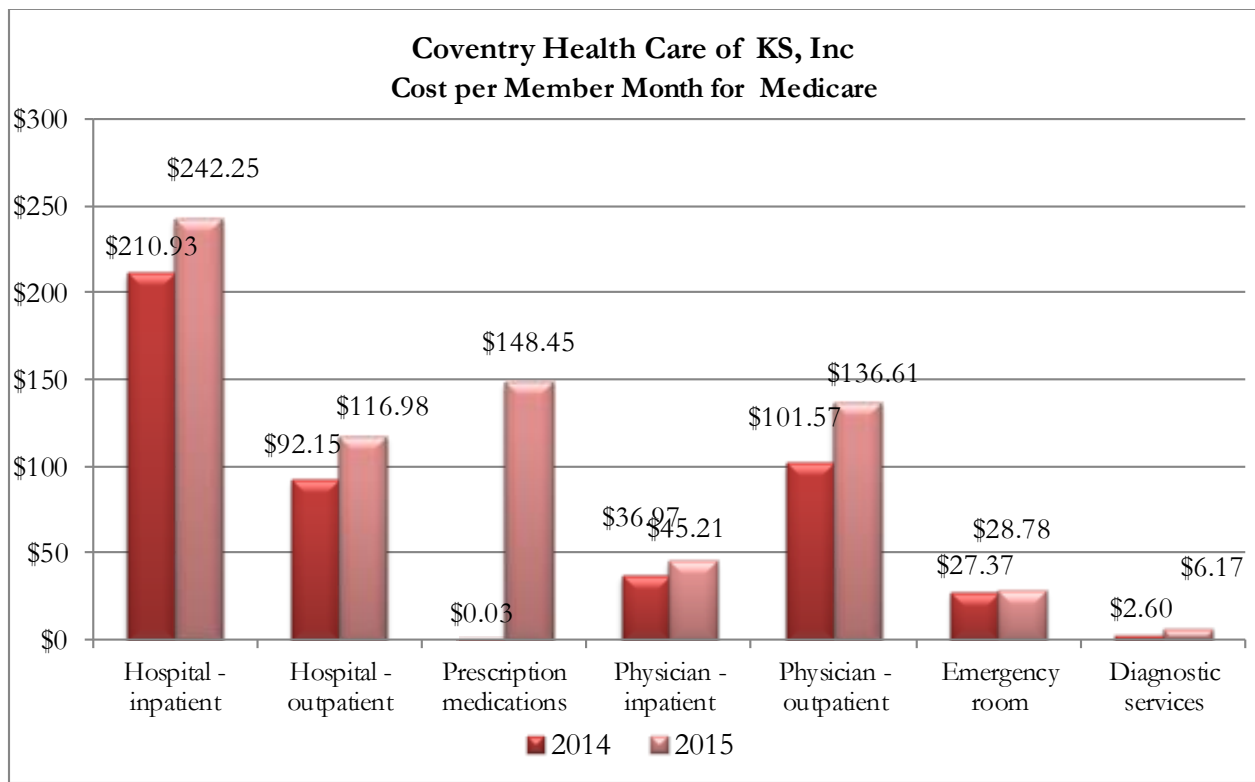
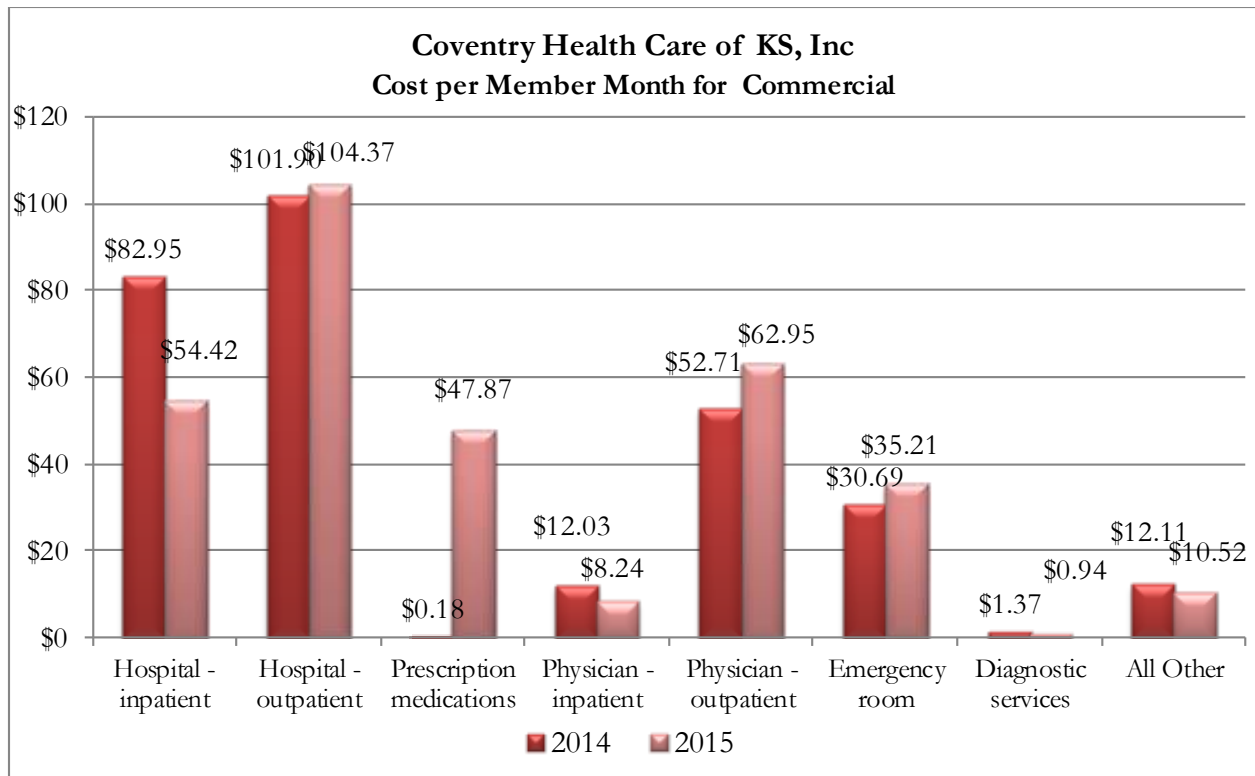
Secretary: Edward Chung Lee

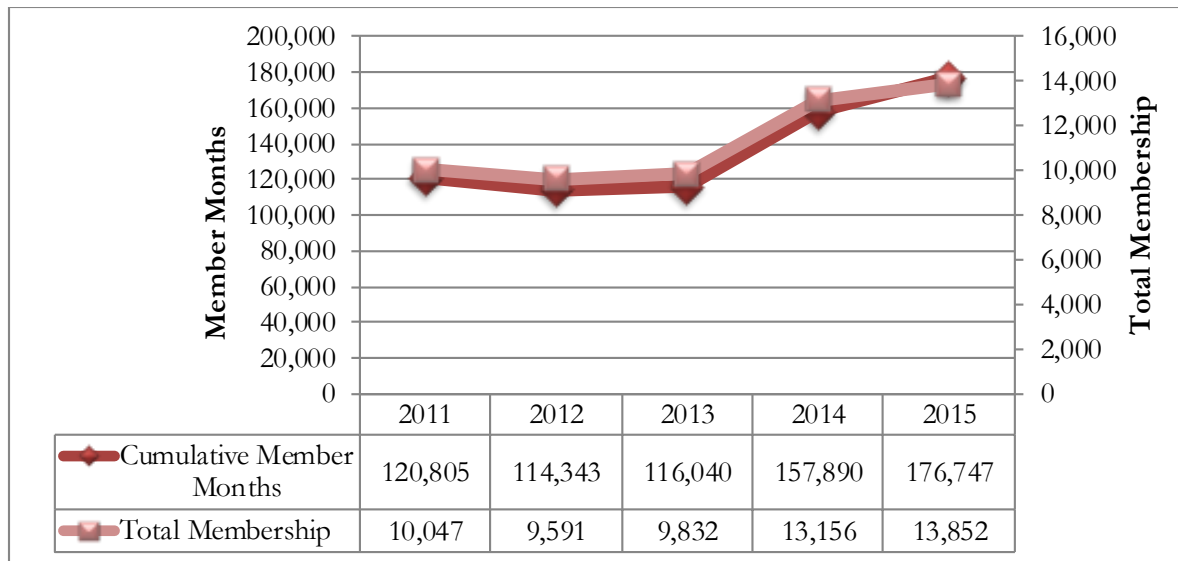
Chief Financial Officer: Randy Oursler

Chief Medical Officer: Dr. James Utley

## Service Area







# Coventry Health Care of Missouri, Inc

## **Holding Company:**

Aetna, Inc

## **Main Administrative Office Mailing Address:**

550 Maryville Centre Drive, Suite 300  
St. Louis, MO 63141-5818  
(314) 506-1700

## **Incorporated:**

May 22, 1985

## **Admitted to Missouri:**

July 7, 1999

## **Accreditation:**

NCQA

## **State of Domicile:**

Missouri

## **% Missouri Business:**

83.8%

## **Tax Status:**

For Profit

## **2015 Missouri Enrollment:**

Total Missouri member months for the year:  
801,033

Missouri members at the end of the year:  
66,678

## **2014 Plan Wide Enrollment**

Total plan wide member months for the year:  
939,245

Plan wide members at the end of the year:  
78,058

## **2015 Year-End Officers**

President: Frank D'Antonio

Secretary: Edward Chung Lee

Chief Financial Officer: Kabir M. Rahmanzai

Chief Medical Officer: Scott Spradlin MD

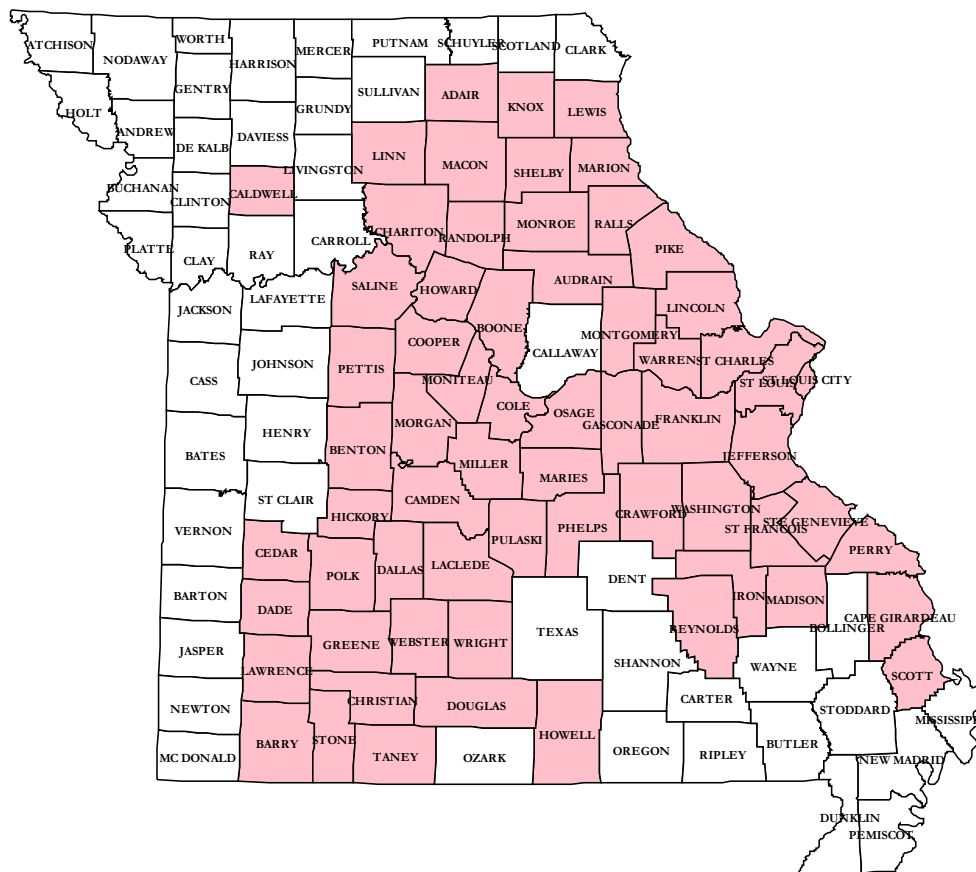
## **Other Officers:**

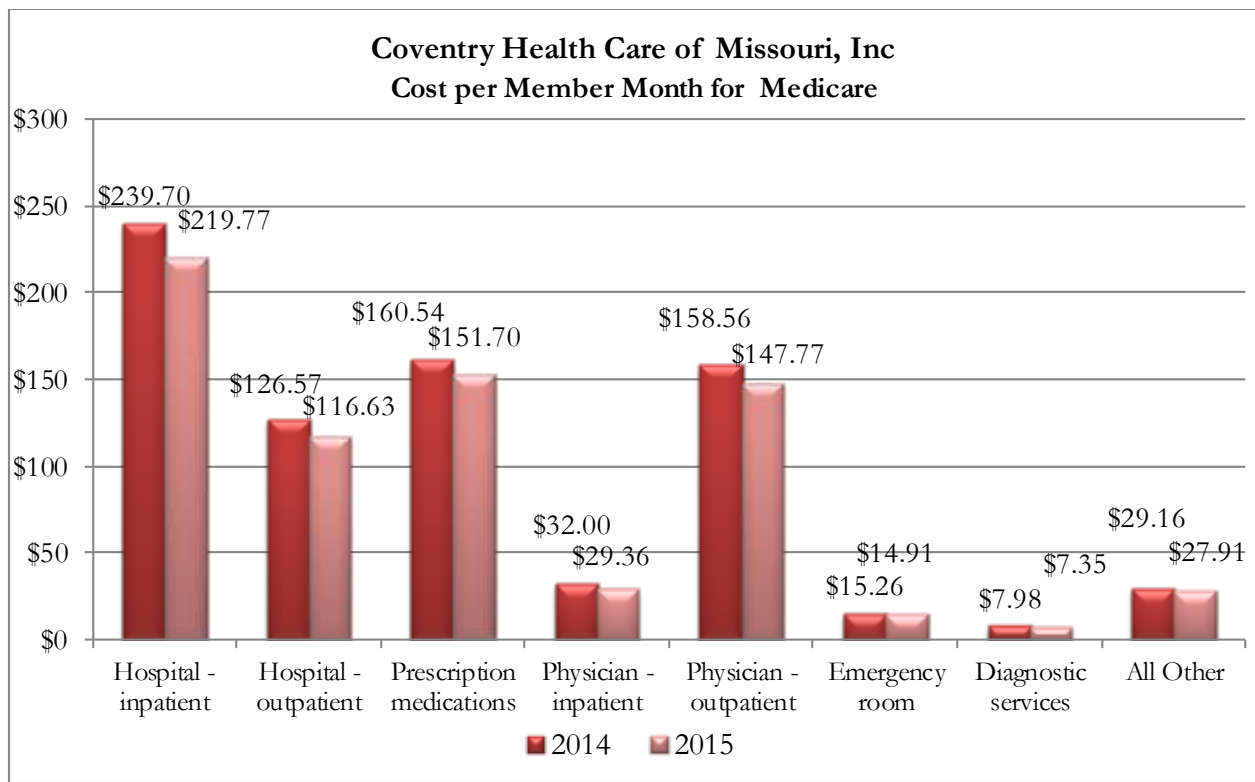
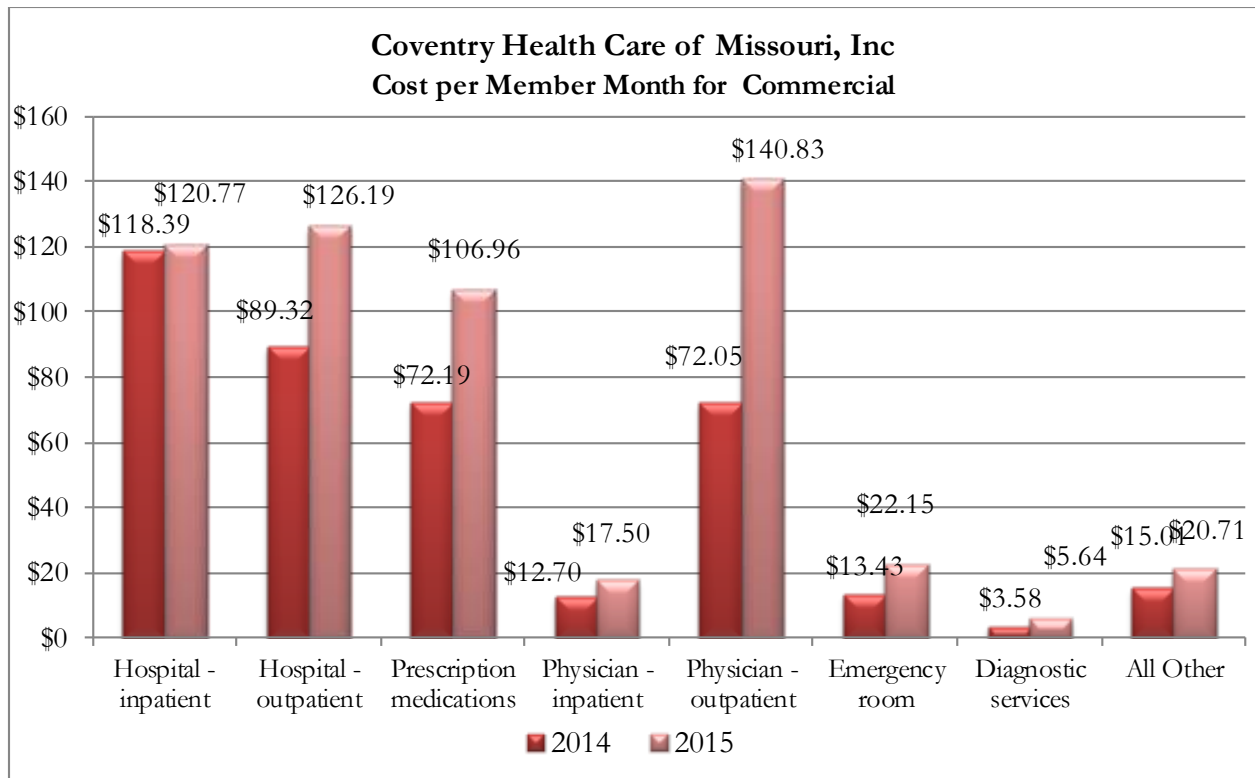
Scott D. Miller

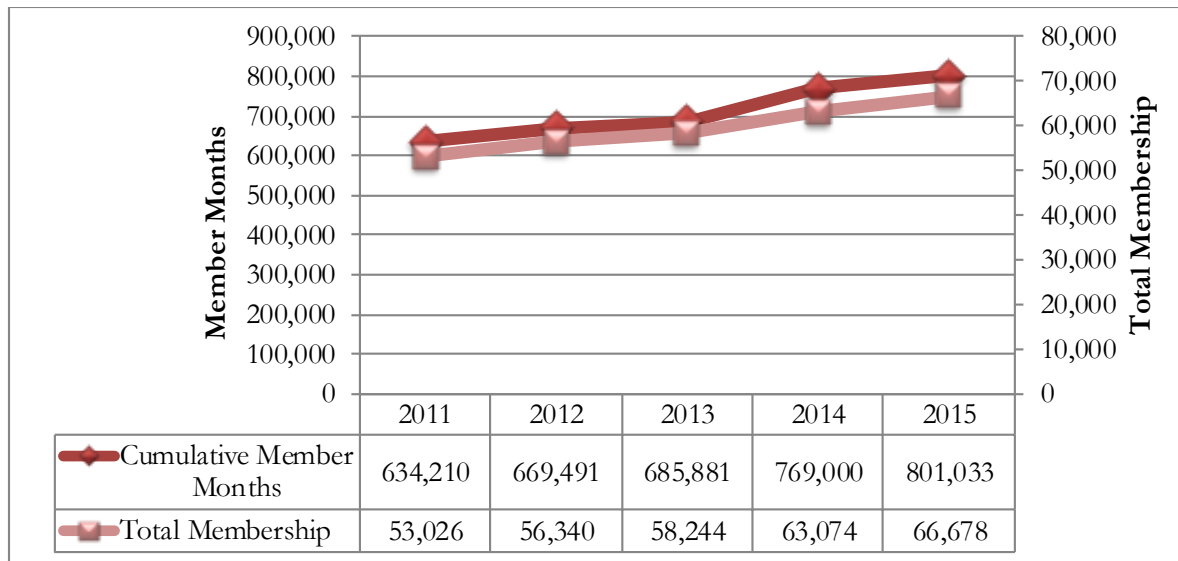
Elaine R. Cofrancesco

Kevin Casey

## Service Area







# Cox Health Systems HMO, Inc

## **Holding Company:**

Cox Health

## **Main Administrative Office Mailing Address:**

3200 South National Building B  
Springfield, MO 65801-5750  
(417) 269-2851

## **Incorporated:**

April 2, 1996

## **Admitted to Missouri:**

October 24, 1996

## **Accreditation:**

N/A

## **State of Domicile:**

Missouri

## **% Missouri Business:**

100%

## **Tax Status:**

Not For Profit

## **2015 Missouri Enrollment:**

Total Missouri member months for the year:

3,516

Missouri members at the end of the year:

88

## **2015 Plan Wide Enrollment**

Total plan wide member months for the year:

3,516

Plan wide members at the end of the year:

88

## **2015 Year-End Officers**

President: Matthew J. Aug

Secretary: Loree Lines

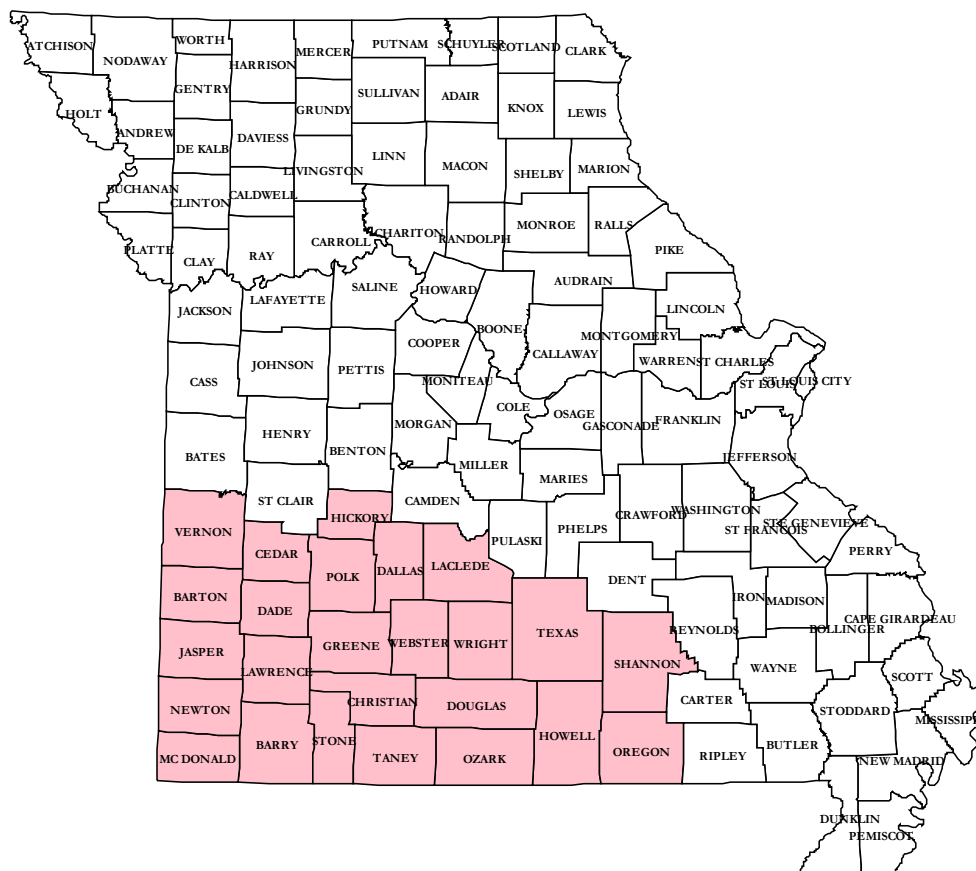
Chief Financial Officer: John D. Gamble

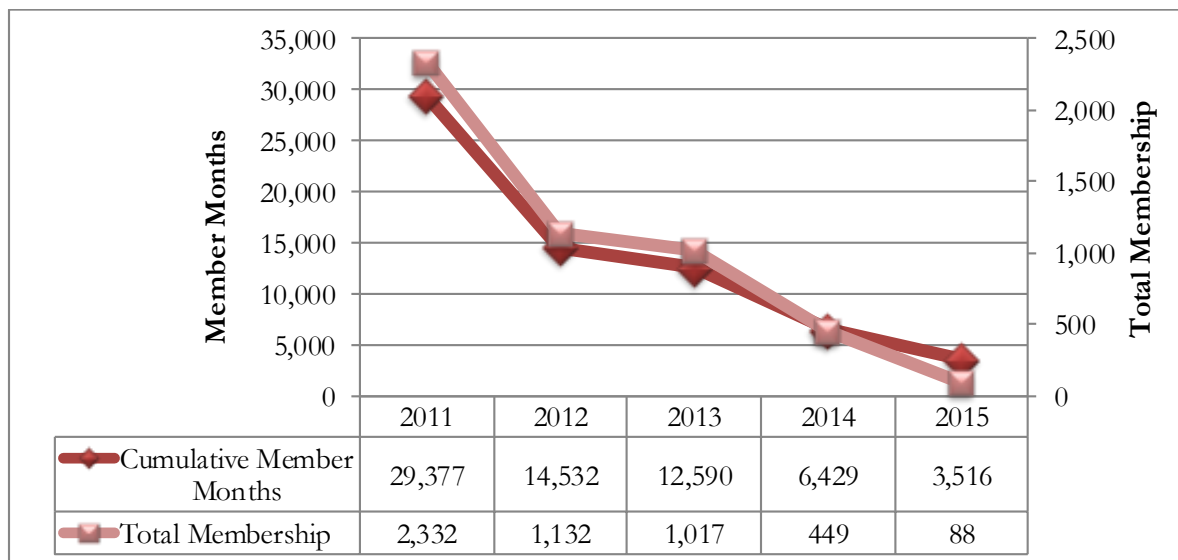
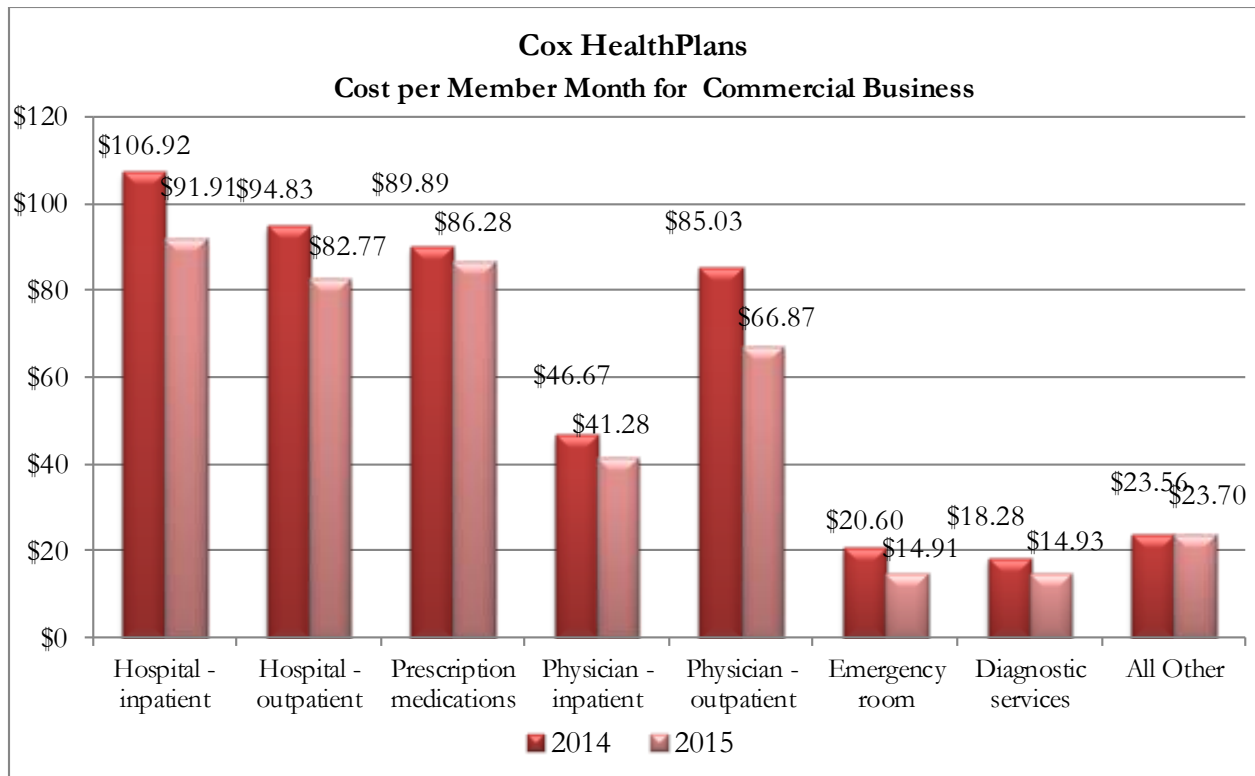
Chief Medical Officer: Skip Freedman, MD

## **Other Officers**

Susan Butts

## Service Area







# Essence Healthcare, Inc

## ***Holding Company:***

Essence Group Holdings Corporation

## ***Main Administrative Office Mailing Address:***

13900 Riverport Drive  
Maryland Heights, MO 63043  
(314) 209-2780

## ***Incorporated:***

January 30, 2003

## ***Admitted to Missouri:***

May 30, 2003

## ***Accreditation:***

N/A

## ***State of Domicile:***

Missouri

## ***% Missouri Business:***

80.3%

## ***Tax Status:***

For Profit

## ***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
512,935

Missouri members at the end of the year:  
43,663

## ***2015 Plan Wide Enrollment***

Total plan wide member months for the year:  
622,223

Plan wide members at the end of the year:  
52,852

## ***2015 Year-End Officers***

President: Richard Hardy Jones

Secretary: Gail E. Halterman

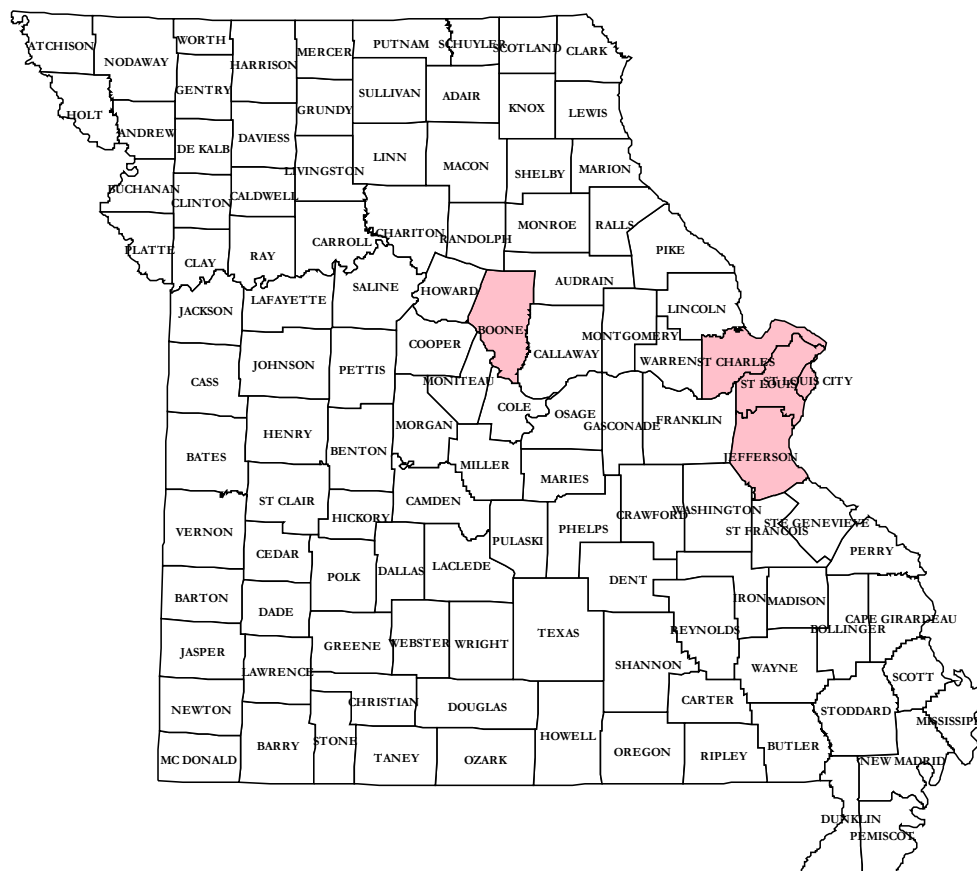
Chief Financial Officer:

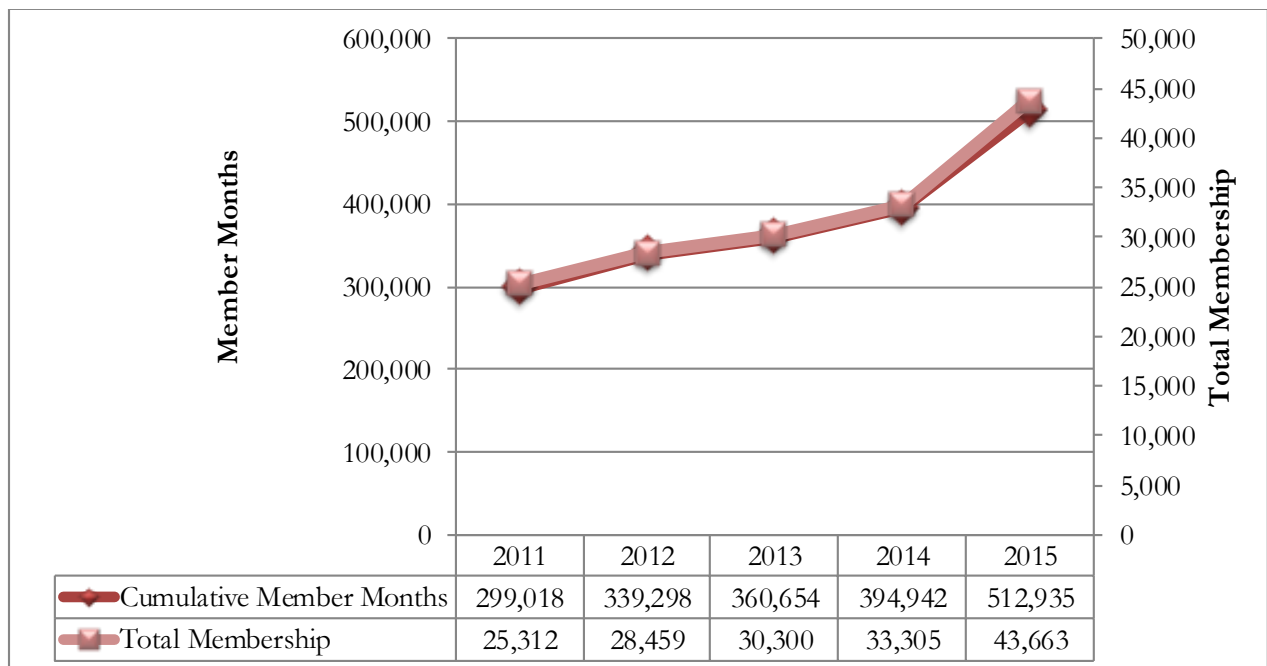
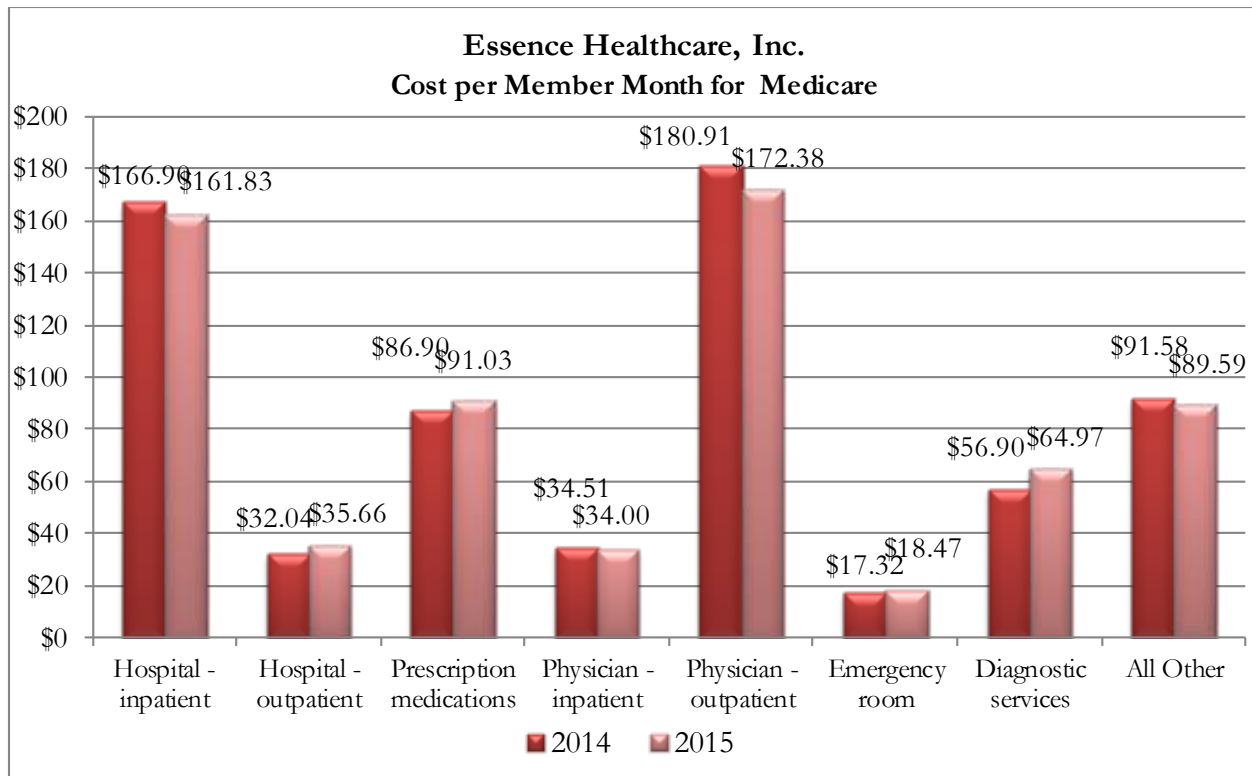
Chief Medical Officer:

## ***2014 Other Officers, Directors or Trustees***

Martha Gartland Butler

## Service Area





# Good Health HMO, Inc dba Blue-Care Inc

## ***Holding Company:***

Blue Cross and Blue Shield of Kansas City

## ***Main Administrative Office Mailing Address:***

2301 Main Street  
Kansas City, MO 64108-2428  
(816) 395-2222

## ***Incorporated:***

October 21, 1988

## ***Admitted to Missouri:***

July 1, 1991

## ***Accreditation:***

NCQA, URAC

## ***State of Domicile:***

Missouri

## ***% Missouri Business:***

92.2%

## ***Tax Status:***

Not For Profit

## ***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
290,148

Missouri members at the end of the year:  
25,549

## ***2015 Plan Wide Enrollment***

Total plan wide member months for the year:  
323,191

Plan wide members at the end of the year:  
29,450

## ***2015 Year-End Officers***

President: Danette Wilson

Secretary: Rick Kastner

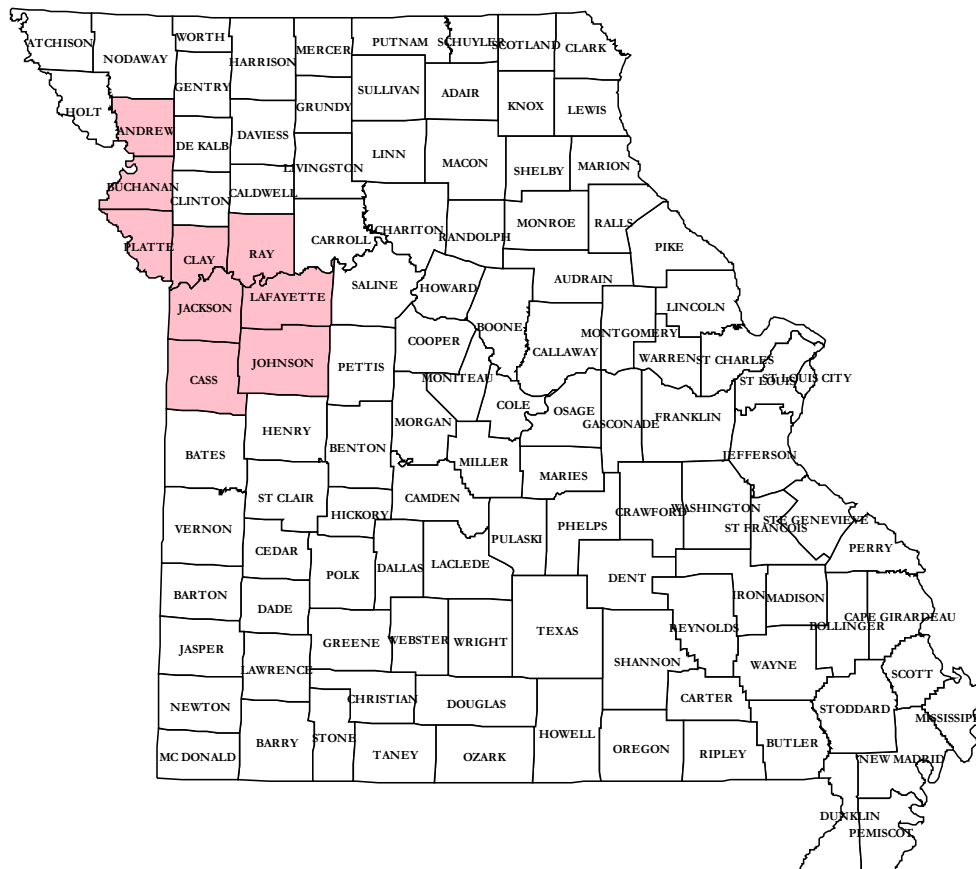
Chief Financial Officer: Bryan Camerlinck

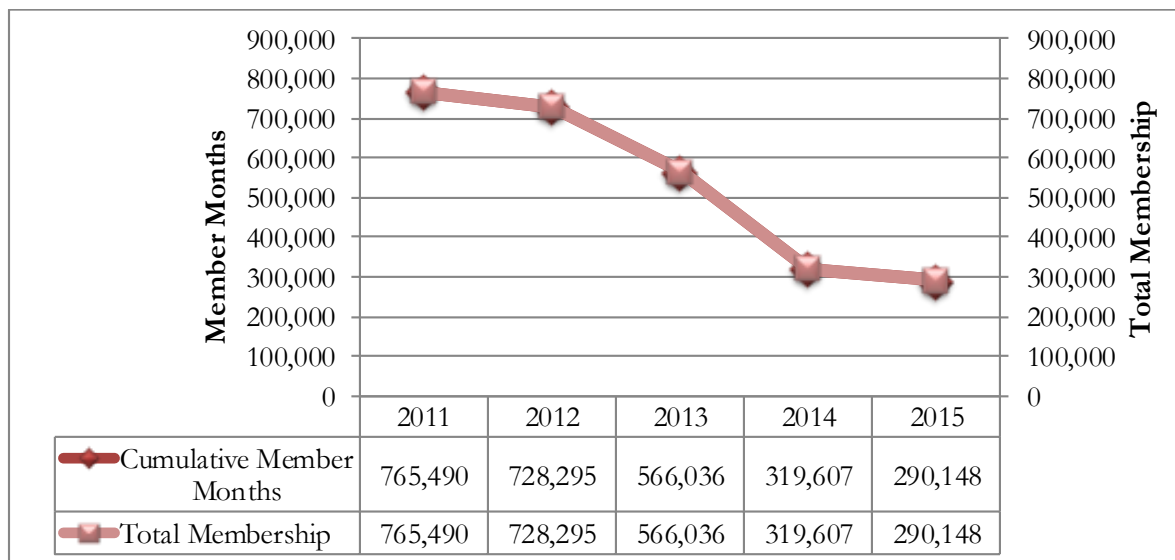
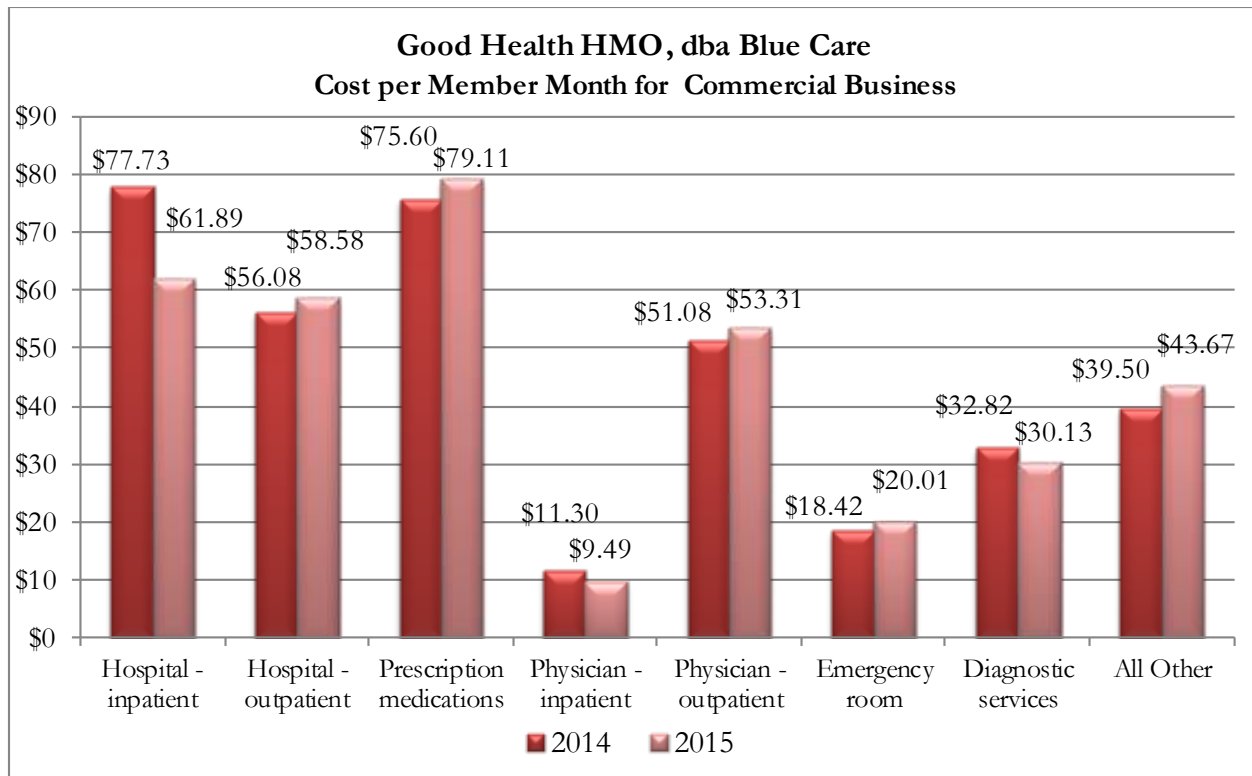
Chief Medical Officer: Dr. William Vennart

## ***2015 Other Officers, Directors or Trustees***

Tom Nightingale

## Service Area





# Harmony Health Plan of IL, Inc dba Harmony Health Plan of MO

**Holding Company:**  
WellCare Health Plans, Inc

**Main Administrative Office Mailing Address:**  
8735 Henderson Road  
Tampa, FL 33634  
813-290-6200

**Incorporated:** August 18, 1995

**Admitted to Missouri:** March 22, 2006

**Accreditation:** NCQA

**State of Domicile:** Illinois

**% Missouri Business:** 0.1%

**Tax Status:** For Profit

**2015 Missouri Enrollment:**  
Total Missouri member months for the year:  
7,219

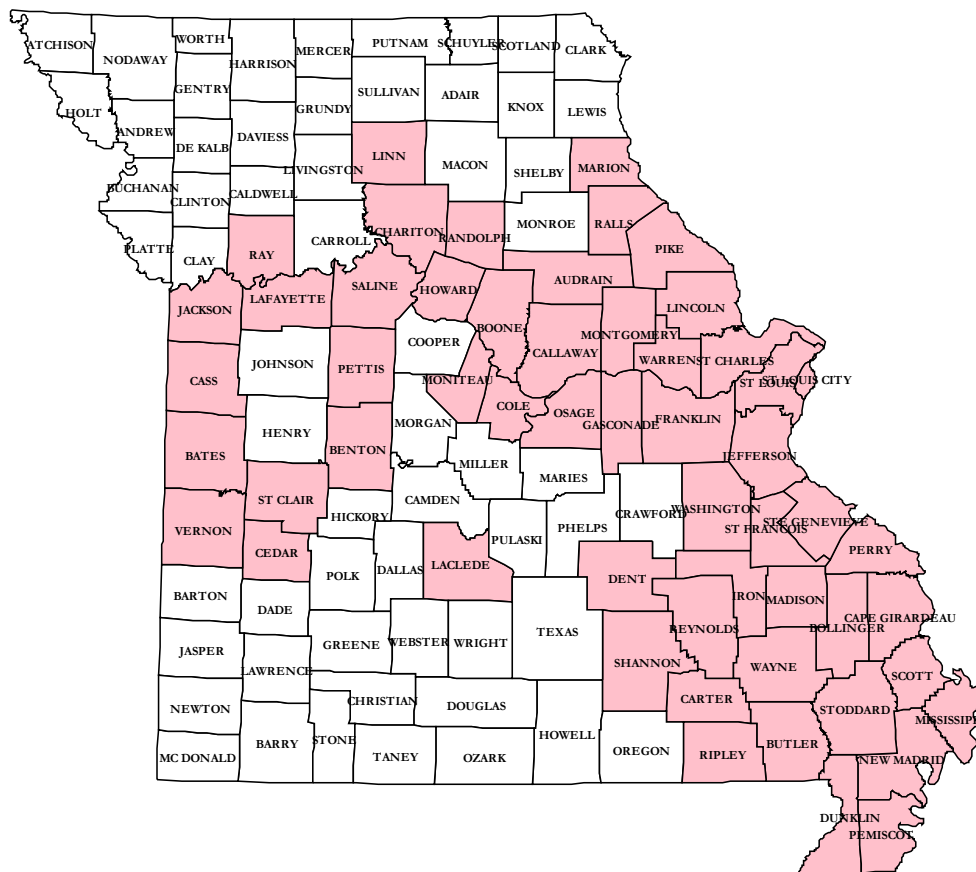
Missouri members at the end of the year:  
497

**2015 Plan Wide Enrollment**  
Total plan wide member months for the year:  
3,021,377  
Plan wide members at the end of the year:  
249,335

**2015 Year-End Officers**  
President: Kenneth Alan Burdick  
Secretary: Blair Todt  
Chief Financial Officer: Andrew Asher  
Regional Medical Officer: Howard Sharp

**2015 Other Officers, Directors or Trustees**  
Maurice S. Hebert  
David T. Reynolds

## Service Area



# HMO Missouri, Inc. dba Anthem Blue Cross & Blue Shield

**Holding Company:**

Wellpoint, Inc

**Main Administrative Office Mailing Address:**

1831 Chestnut Street  
St. Louis, MO 63103-2275  
(314) 923-4444

**Incorporated:**

May 28, 1987

**Admitted to Missouri:**

July 1, 1991

**Accreditation:**

NCQA

**State of Domicile:**

Missouri

**% Missouri Business:**

100%

**Tax Status:**

For Profit

**2015 Missouri Enrollment:**

Total Missouri member months for the year:  
285,469

Missouri members at the end of the year:  
22,924

**2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
285,469

Plan wide members at the end of the year:  
22,924

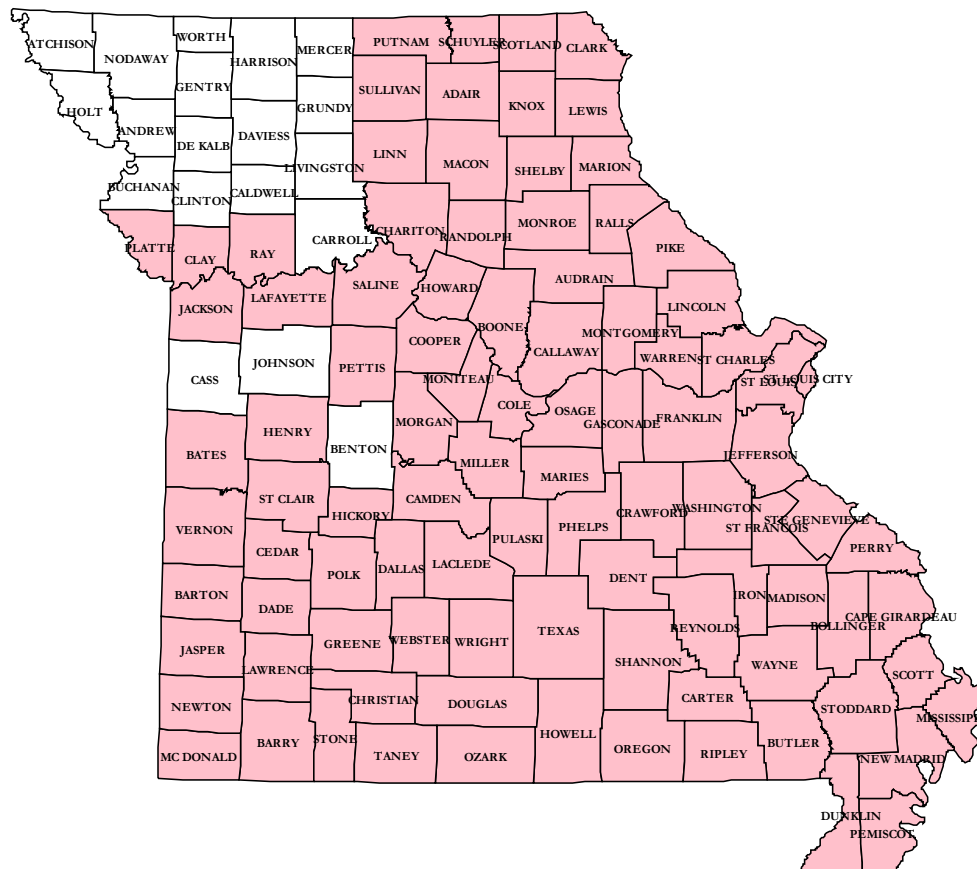
**2015 Year-End Officers**

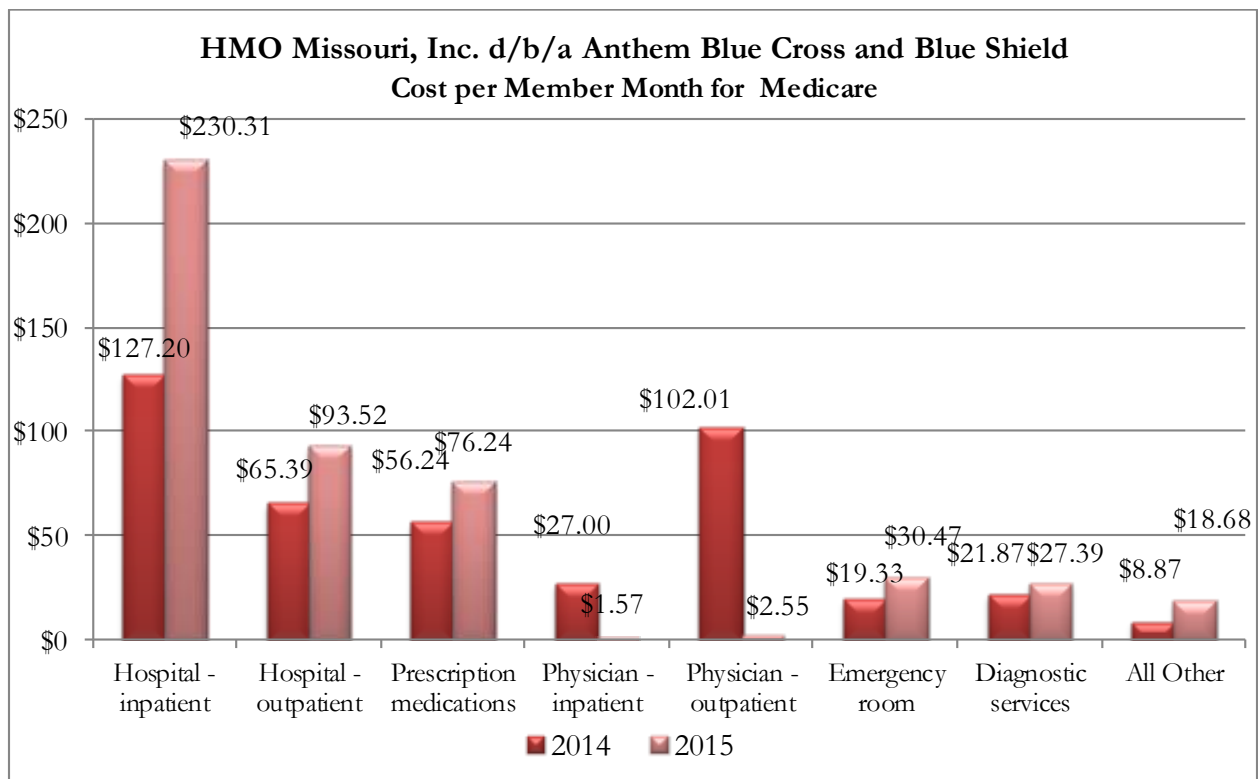
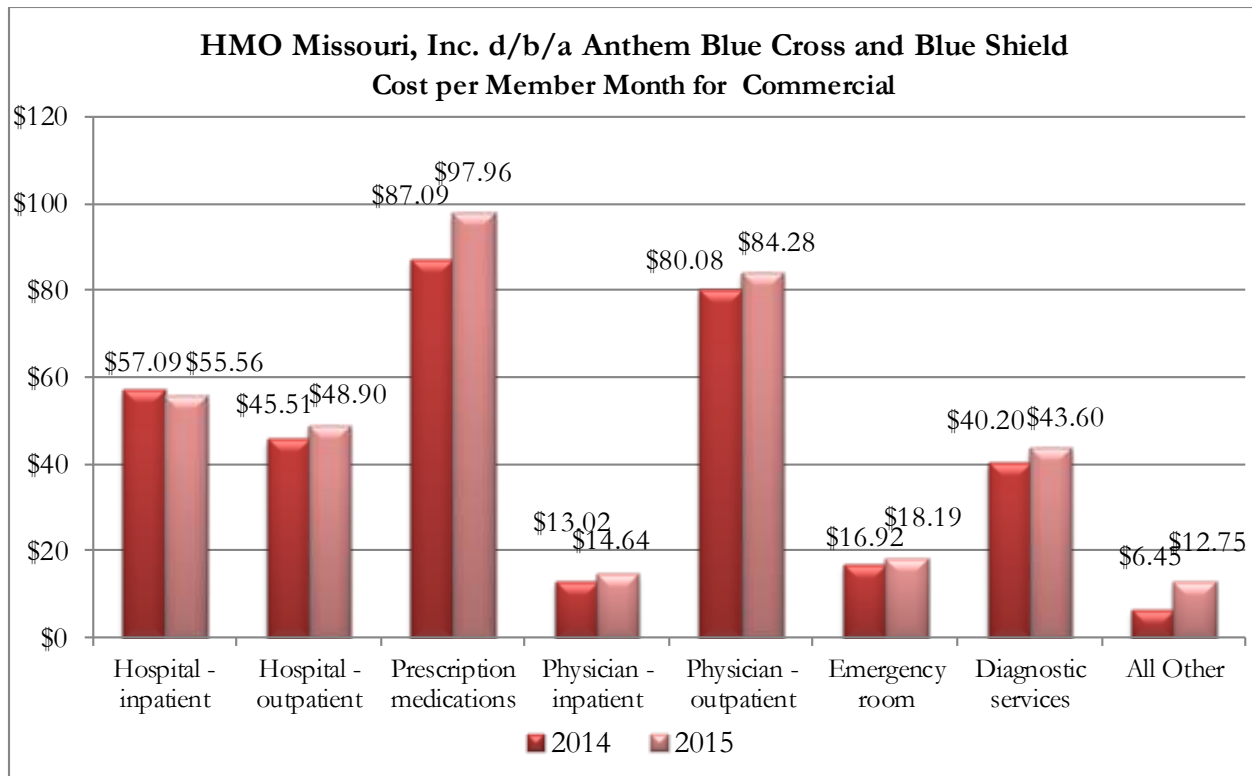
President: Steven John Martenet  
Secretary: Kathleen Susan Kiefer  
Chief Financial Officer: Wayne Scott DeVeydt  
Chief Medical Officer: Craig Samitt, MD

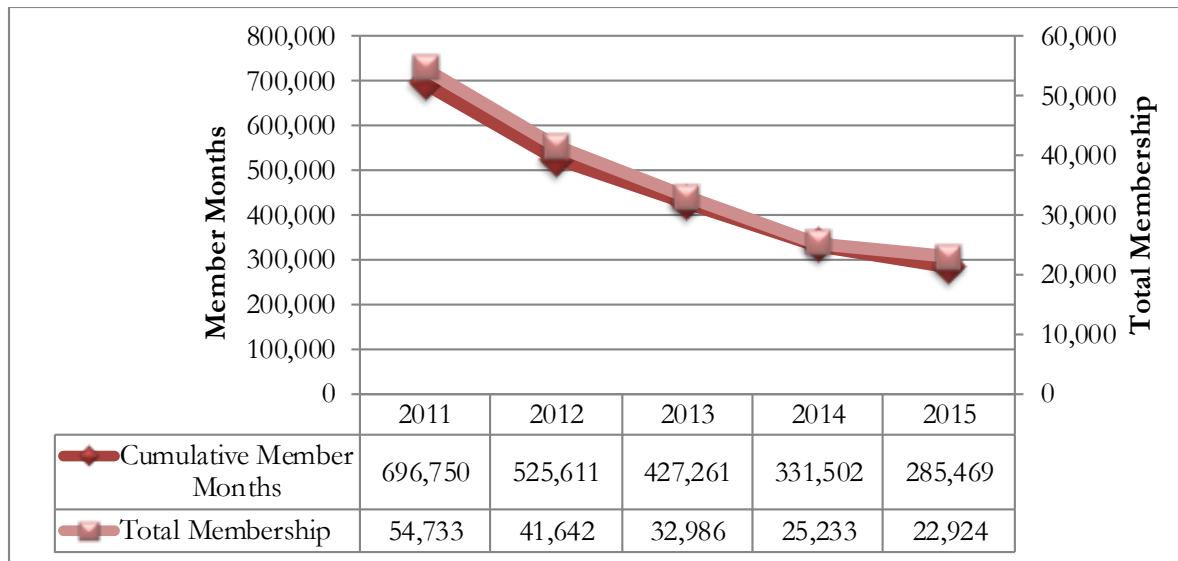
**2015 Other Officers, Directors or Trustees**

Robert David Kretschmer  
Jennifer Lynn Forsythe  
Eric Kenneth Noble

## Service Area









# Home State Health Plan

## ***Holding Company:***

Centene Corp.

## ***Main Administrative Office Mailing Address:***

7700 Forsythe Blvd.  
St. Louis, MO 63105  
(314) 725-4477

## ***Incorporated:***

July 20, 2011

## ***Admitted to Missouri:***

March 12, 2012

## ***Accreditation:***

NCQA

## ***State of Domicile:***

Missouri

## ***% Missouri Business:***

100%

## ***Tax Status:***

For Profit

## ***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
982,990

Missouri members at the end of the year:  
93,506

## ***2015 Plan Wide Enrollment***

Total plan wide member months for the year:  
982,990

Plan wide members at the end of the year:  
93,506

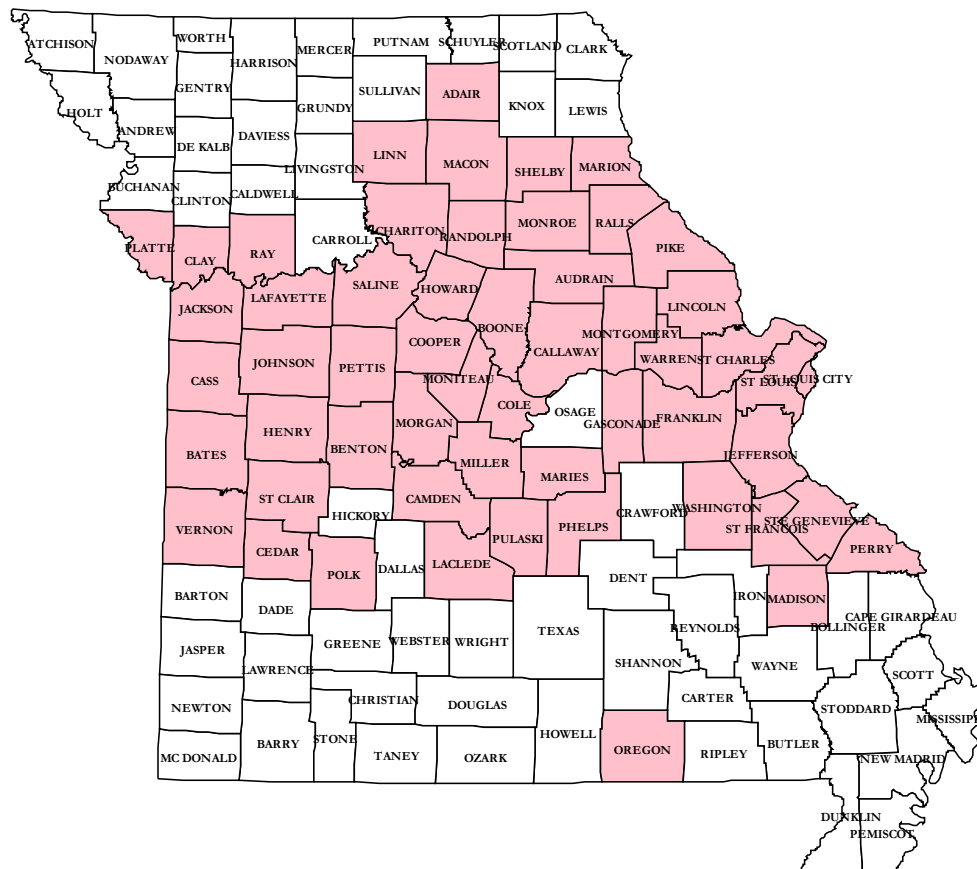
## ***2015 Year-End Officers***

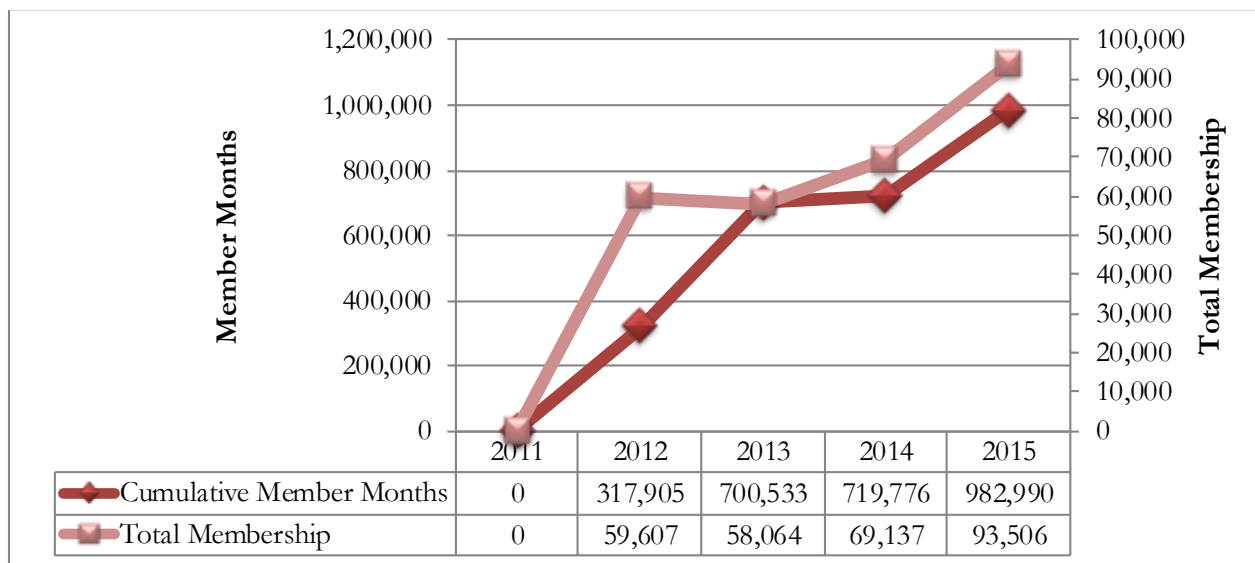
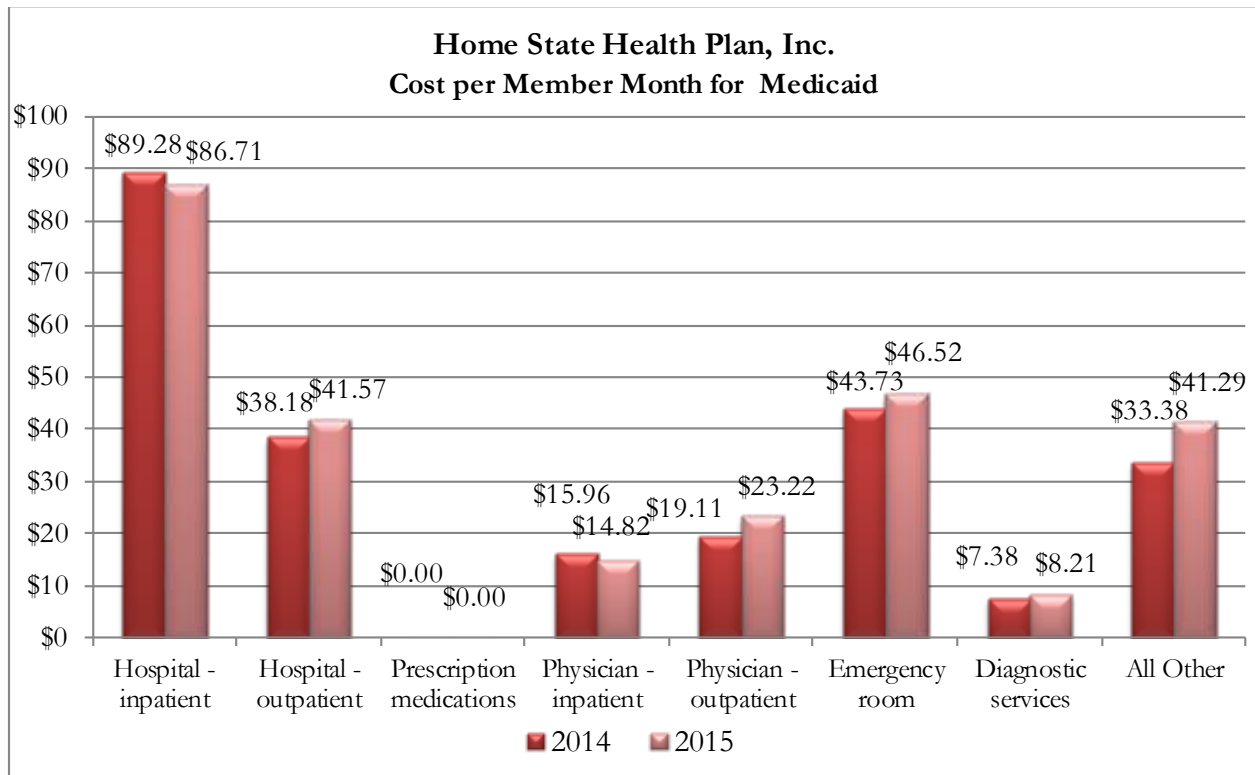
President: Kimberly Diane Tuck  
Secretary: Keith Harvey Williamson  
Chief Financial Officer: Jeffrey Alan Schwaneke  
Chief Medical Officer: Dr. Johnetta Craig, MD

## ***2015 Other Officers, Directors or Trustees***

Steven Lee Jones  
Tricia Lynn Dinkelman  
Jesse Nathan Hunter

## Service Area





# Humana Health Plan, Inc.

## ***Holding Company:***

Humana, Inc

## ***Main Administrative Office Mailing Address:***

321 West Main Street  
Louisville, KY 40202  
(502) 580-1000

## ***Incorporated:***

August 23, 1982

## ***Admitted to Missouri:***

July 1, 1991

## ***Accreditation:***

NCQA

## ***State of Domicile:***

Kentucky

## ***% Missouri Business:***

7.5%

## ***Tax Status:***

For Profit

## ***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
627,391

Missouri members at the end of the year:  
54,273

## ***2014 Plan Wide Enrollment***

Total plan wide member months for the year:  
9,944,267

Plan wide members at the end of the year:  
861,463

## ***2015 Year-End Officers***

President: Bruce D. Broussard

Secretary: Joan O. Lenahan

Chief Financial Officer: Brian Kane

Chief Medical Officer: Roy Beveridge

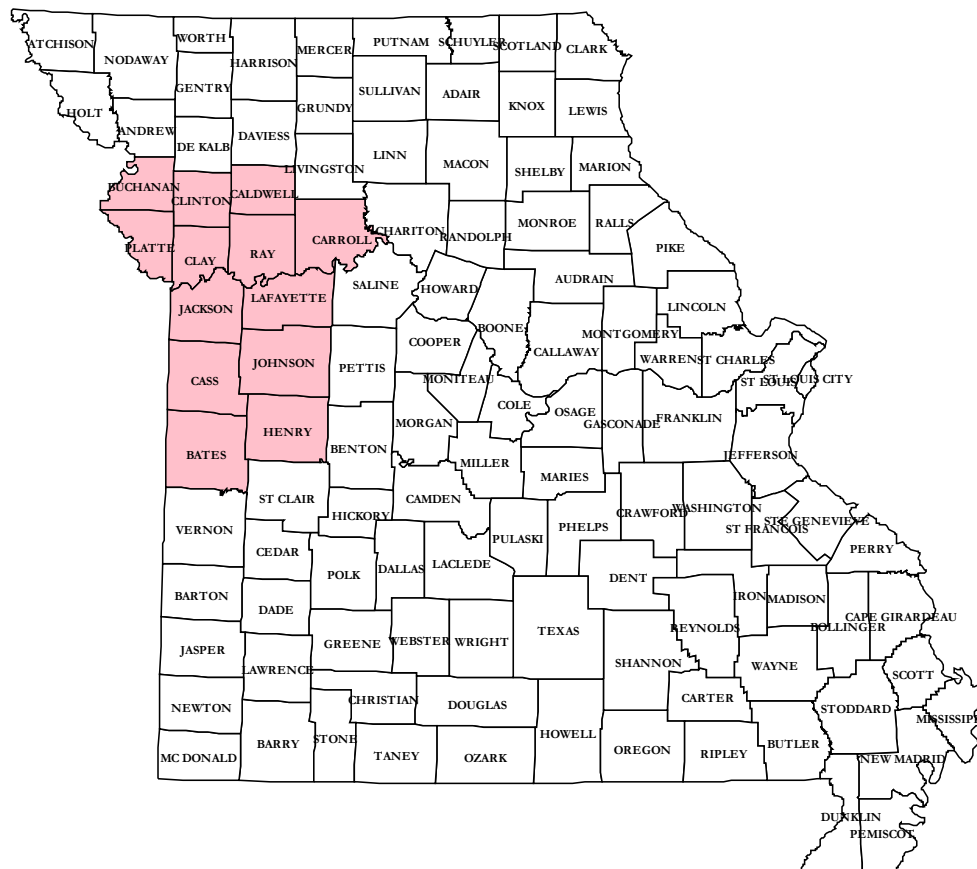
## ***2015 Other Officers, Directors or Trustees***

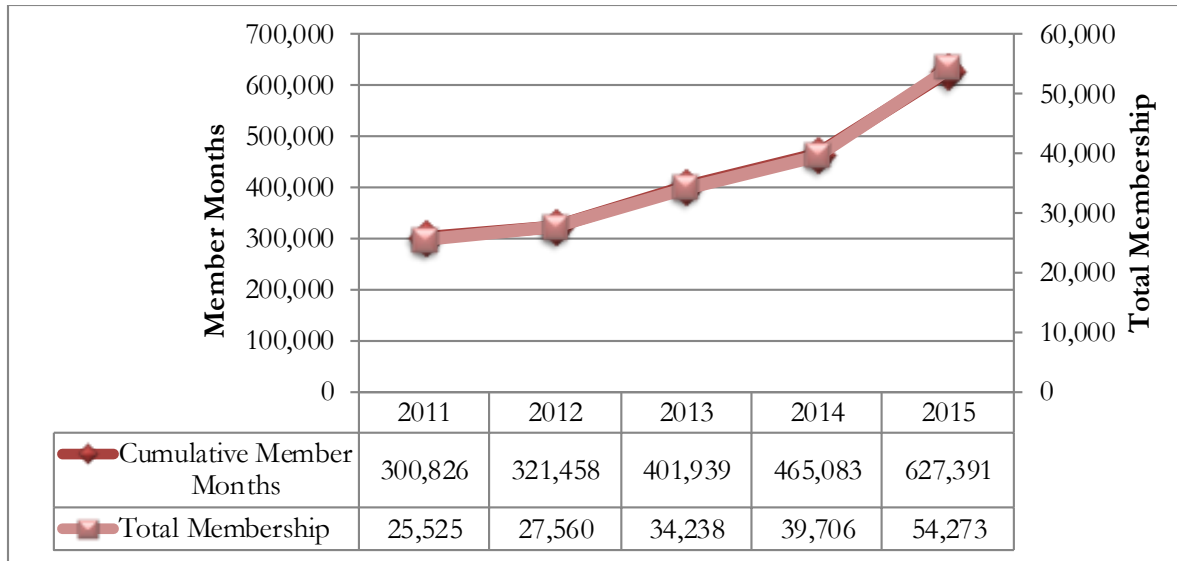
J. Gregory Catron

James E. Murray

Timothy S. Huval

## Service Area





# Missouri Care, Inc.

## **Holding Company:**

WellCare Group

## **Main Administrative Office Mailing Address:**

8735 Henderson Road  
Tampa, FL 33634  
813-206-6200

## **Incorporated:**

July 27, 2006

## **Admitted to Missouri:**

March 8, 2007

## **Accreditation:**

N/A

## **State of Domicile:**

Missouri

## **% Missouri Business:**

100%

## **Tax Status:**

For Profit

## **2015 Missouri Enrollment:**

Total Missouri member months for the year:  
1,312,727

Missouri members at the end of the year:  
114,145

## **2015 Plan Wide Enrollment**

Total plan wide member months for the year:  
1,312,727

Plan wide members at the end of the year:  
114,145

## **2015 Year-End Officers**

President: David Reynolds

Secretary: Blair Todt

Chief Financial Officer: Andrew Asher

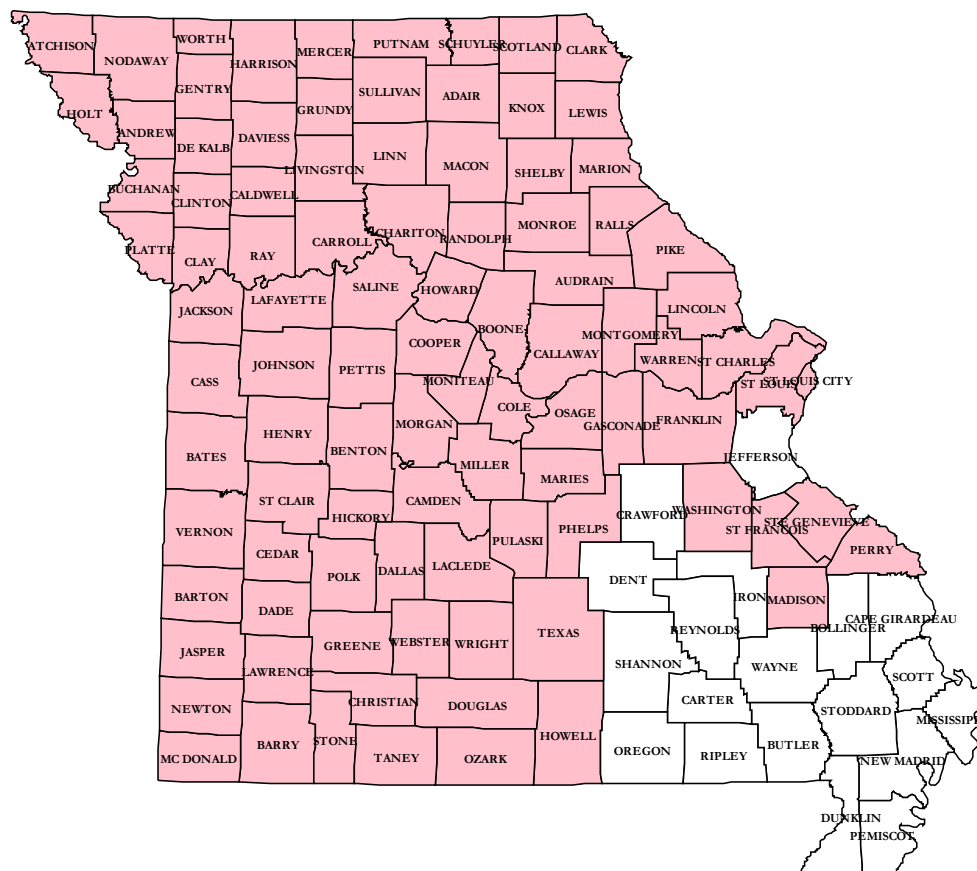
Chief Medical Officer: Justin Cramer, MD

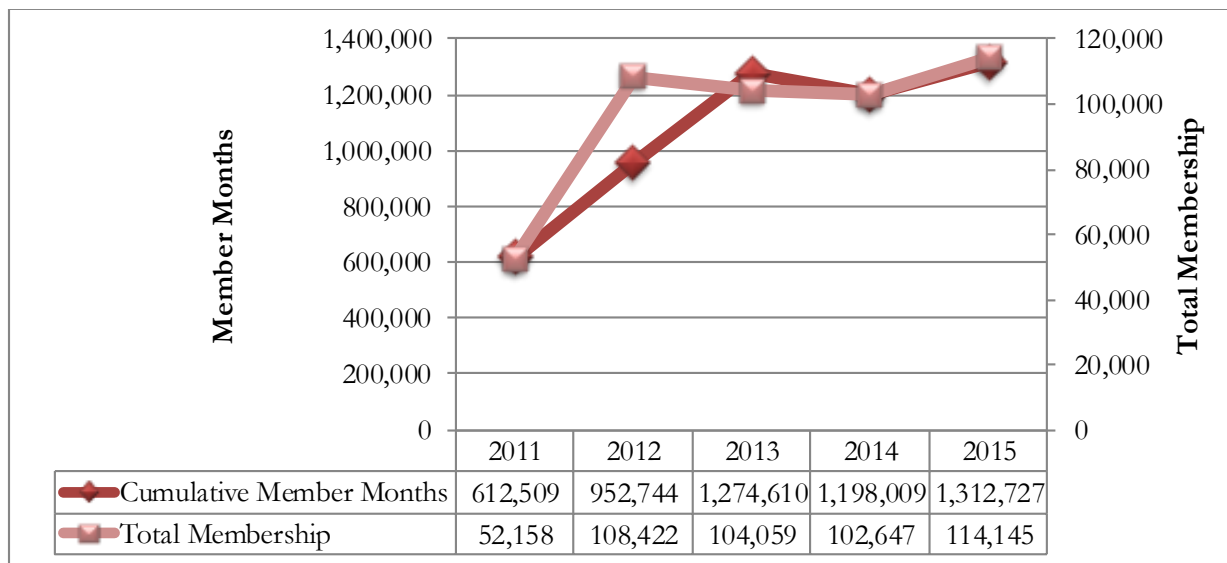
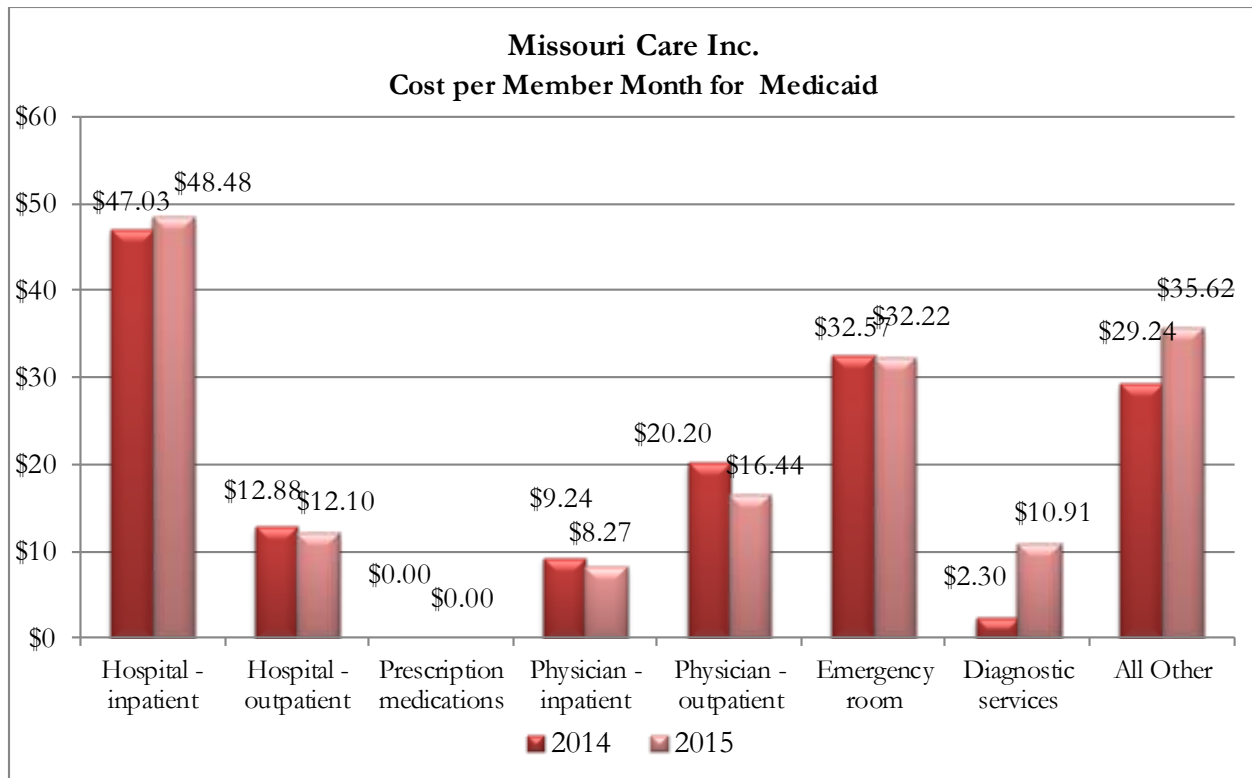
## **2015 Other Officers, Directors or Trustees**

Kenneth Burdick

Maurice S. Herbert

## Service Area





## Oxford Health Plans (NJ), Inc.

***Holding Company:***

WellCare Group

***Main Administrative Office Mailing Address:***

4 Research Drive, 5<sup>th</sup> Floor

Shelton, CT 06484

203-447-4500

***Incorporated:***

April 17, 1985

***Admitted to Missouri:***

May 6, 2014

***Accreditation:***

NCQA

***State of Domicile:***

New Jersey

***% Missouri Business:***

0.1%

***Tax Status:***

For Profit

***2015 Missouri Enrollment:***

Total Missouri member months for the year:

275

Missouri members at the end of the year:

59

***2015 Plan Wide Enrollment***

Total plan wide member months for the year:

1,341,946

Plan wide members at the end of the year:

109,163

***2015 Year-End Officers***

President: Paul Owen Marden

Secretary: Carmel Colica

Chief Financial Officer: James Bedard

Chief Medical Officer: Dr. Sandra Nichols

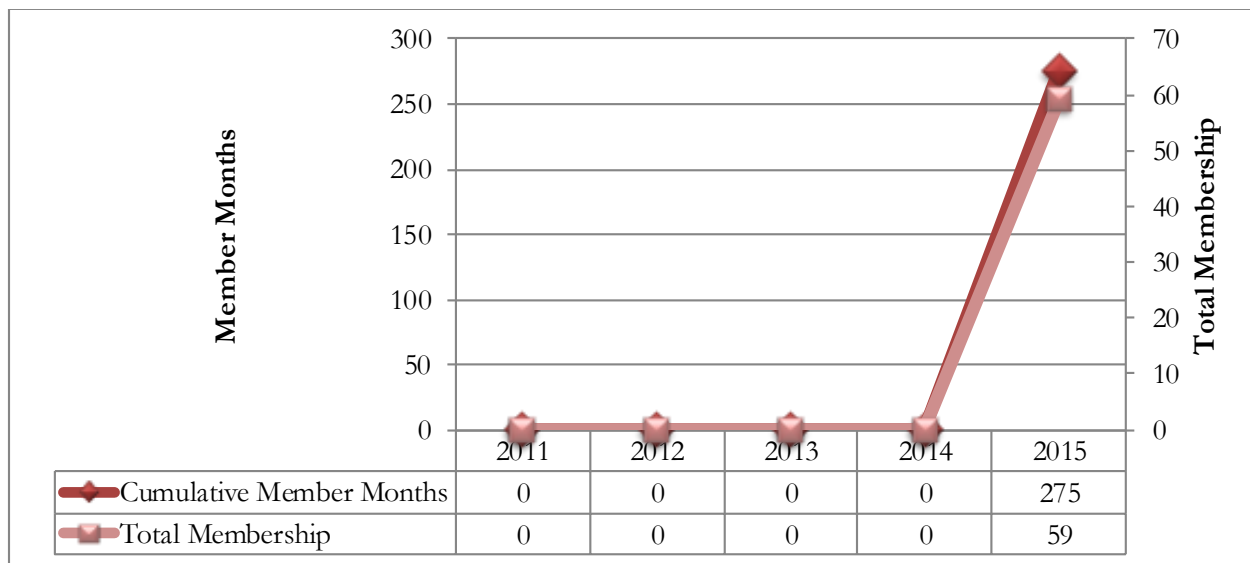
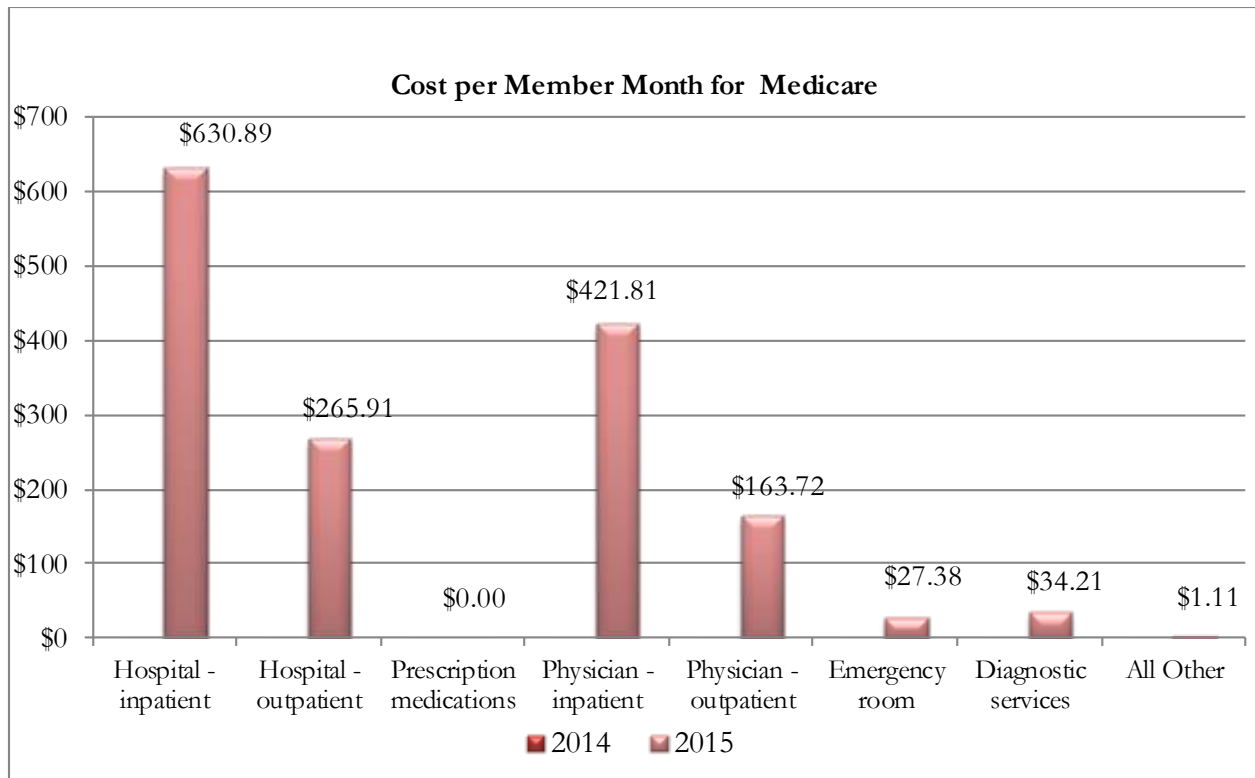
***2015 Other Officers, Directors or Trustees***

Nyle Brent Cottingham

Sandford Paul Cohen

Michelle Marie Huntley

## Service Area





# UnitedHealthcare of the Midwest, Inc.

## ***Holding Company:***

UnitedHealth Group, Inc

## ***Main Administrative Office Mailing Address:***

13655 Riverport Drive  
Maryland Heights, MO 63043  
(314) 592-7000

## ***Incorporated:***

February 26, 1985

## ***Admitted to Missouri:***

October 1, 1996

## ***Accreditation:***

NCQA , URAC

## ***State of Domicile:***

Missouri

## ***% Missouri Business:***

27.9%

## ***Tax Status:***

For Profit

## ***2015 Missouri Enrollment:***

Total Missouri member months for the year:  
498,717

Missouri members at the end of the year:  
41,670

## ***2015 Plan Wide Enrollment***

Total plan wide member months for the year:  
2,384,433

Plan wide members at the end of the year:  
195,574

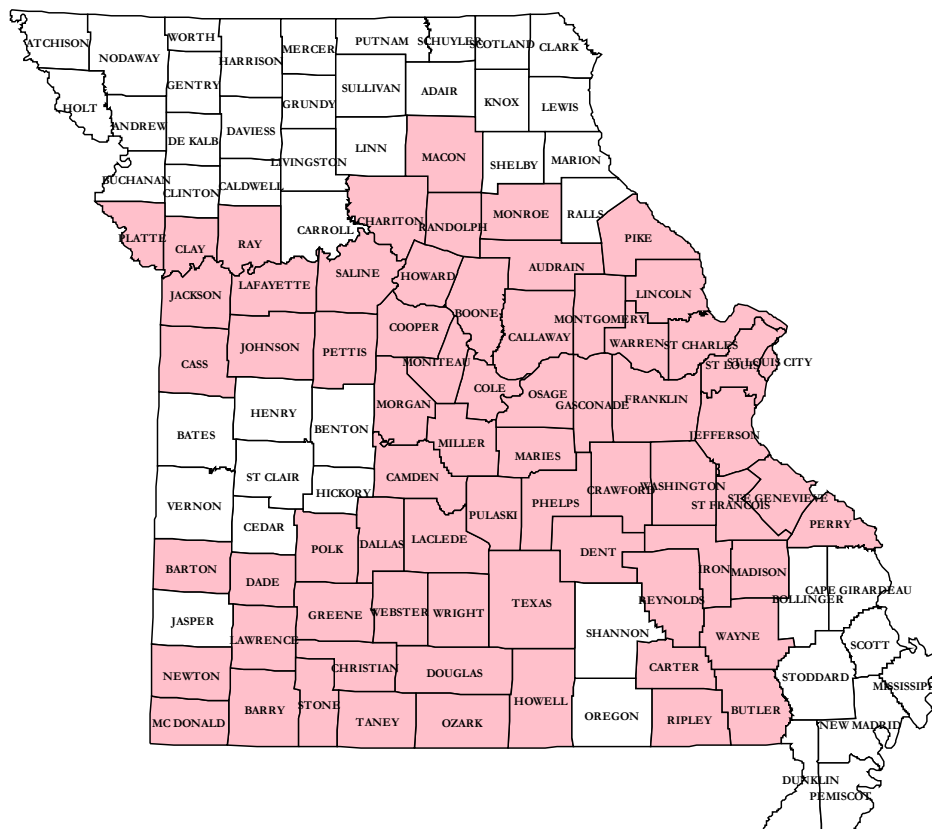
## ***2015 Year-End Officers***

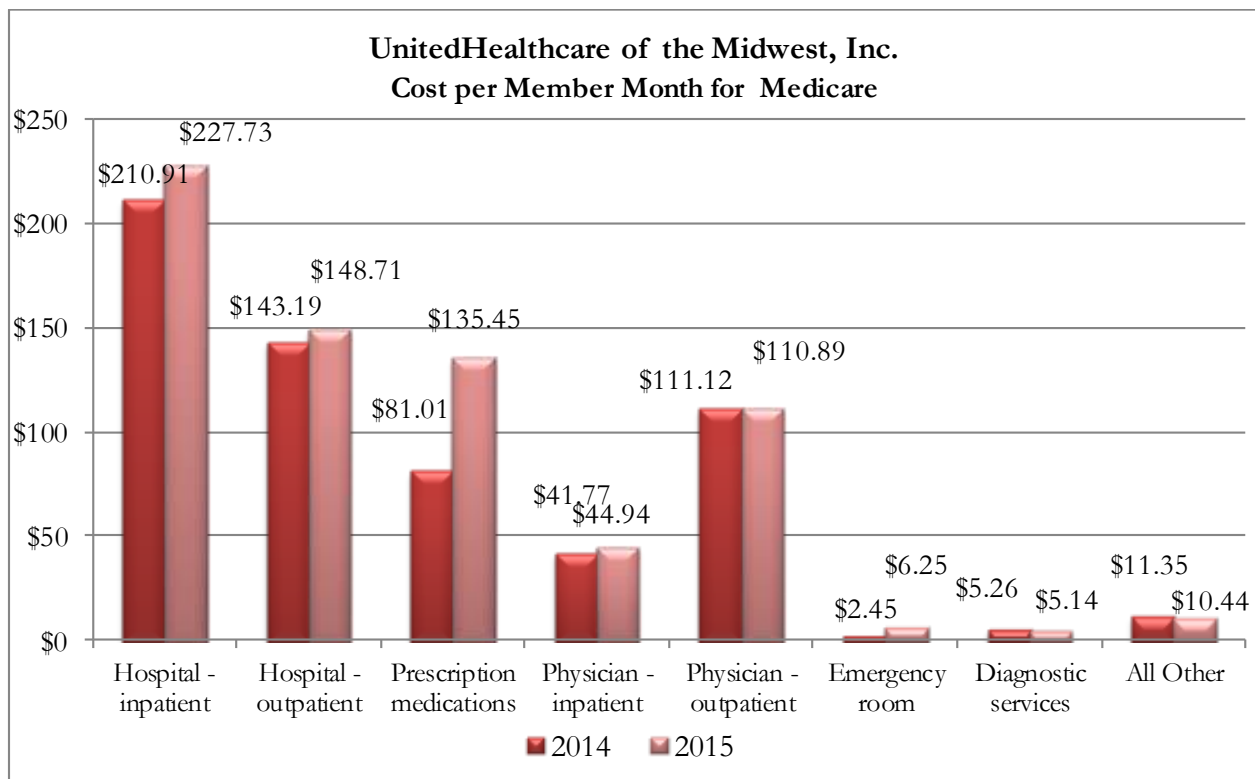
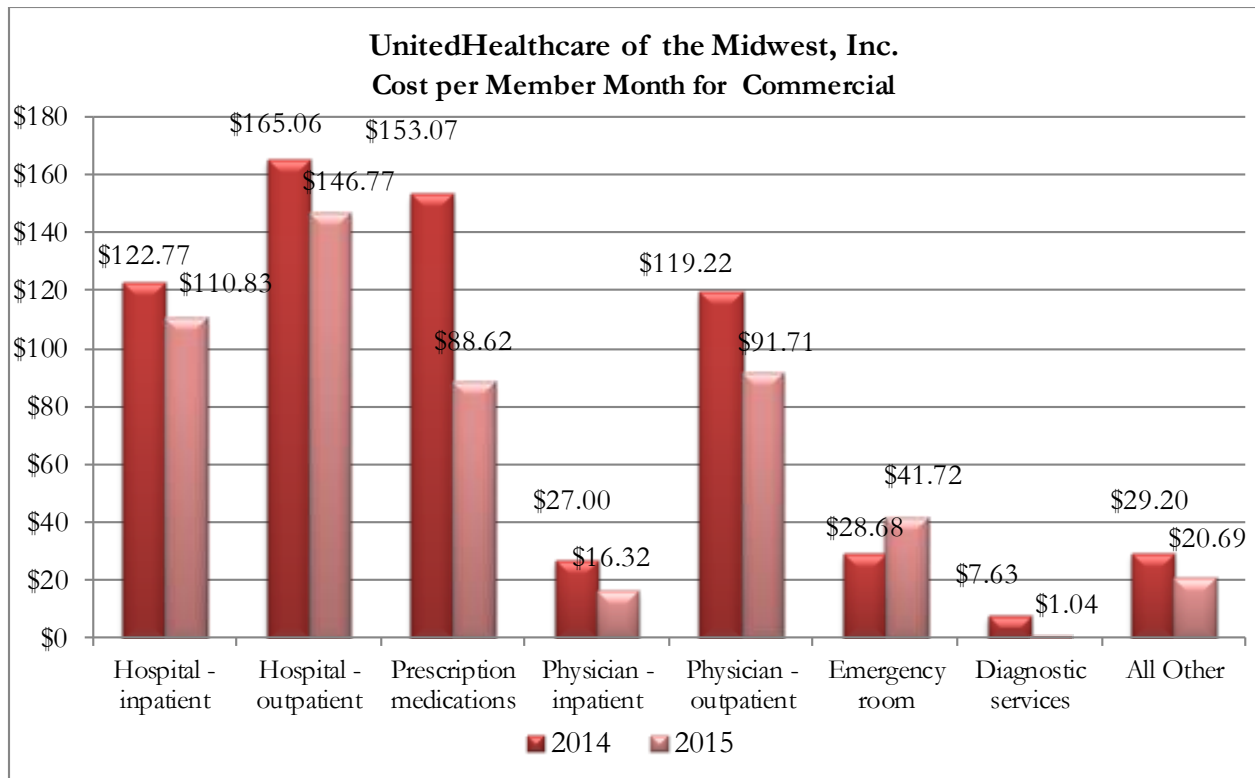
President: Timothy Mark Spilker  
Secretary: Christina Regina Palme-Krizak  
Chief Financial Officer: William Joseph Hnath  
Chief Medical Officer: Dr. Jack Weiss

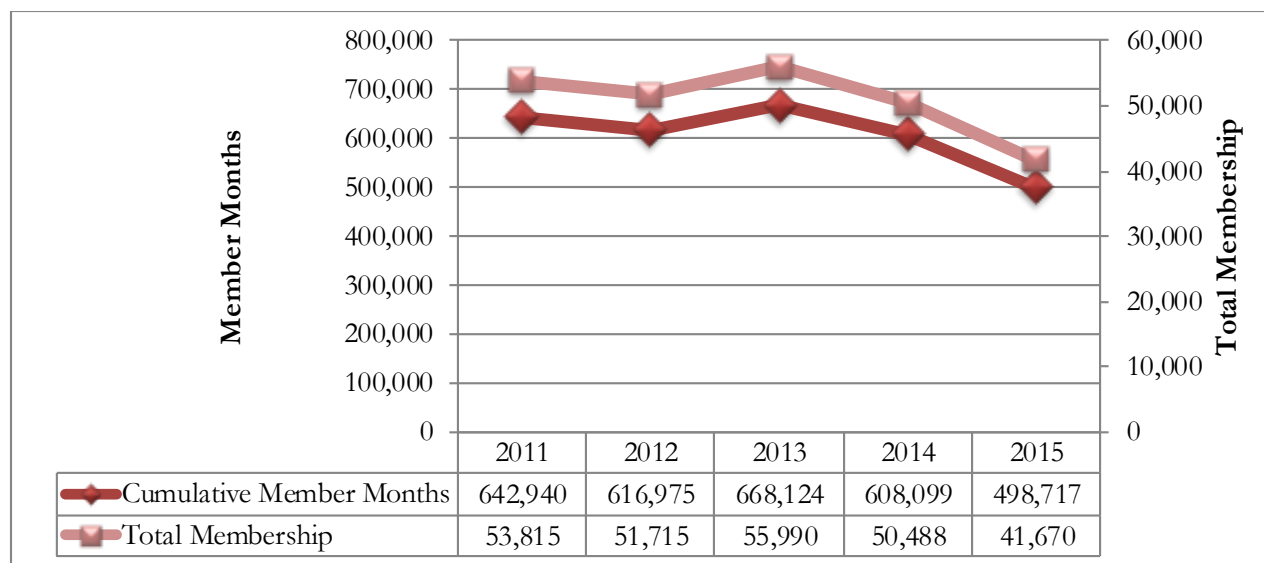
## ***2015 Other Officers, Directors or Trustees***

Robert Worth Oberrender  
Nyle Brent Cottingham  
Heather Anastasia Lang Jacobson

## Service Area







### ***Enrollment by Regions & Metropolitan Statistical Areas (MSAs)***

**All regional enrollment data comes from the Annual Managed Care Supplemental filing unless otherwise noted.**

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans.

**This information EXCLUDES:**

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services.**

POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. In the 1990s, POS plans were generally more expensive because of the perception that access to non-participating providers was a luxury and an optional benefit. Over time, however, POS plans became a market necessity for HMOs to continue to be able to sell a product that appeals to consumers. In addition, POS plans came down in price because of the ability to impose higher co-payments, co-insurance requirements and/or limit covered benefits. In more recent years, enrollment in POS plans has typically been as great as or greater than enrollment in traditional HMO plans.

Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the MO HealthNet Division.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

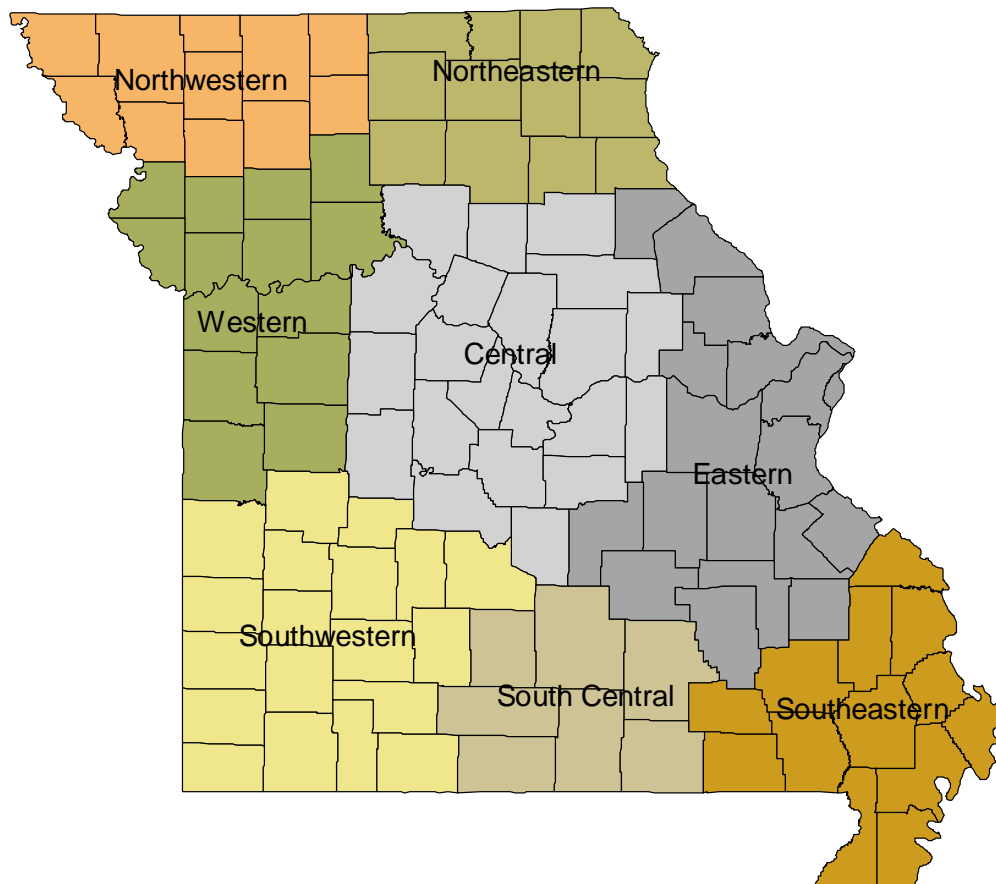
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. DIFP requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5 percent.

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

All Missouri counties have at least one HMO that is approved to sell coverage. The following table includes the number of HMOs with approval in each county.

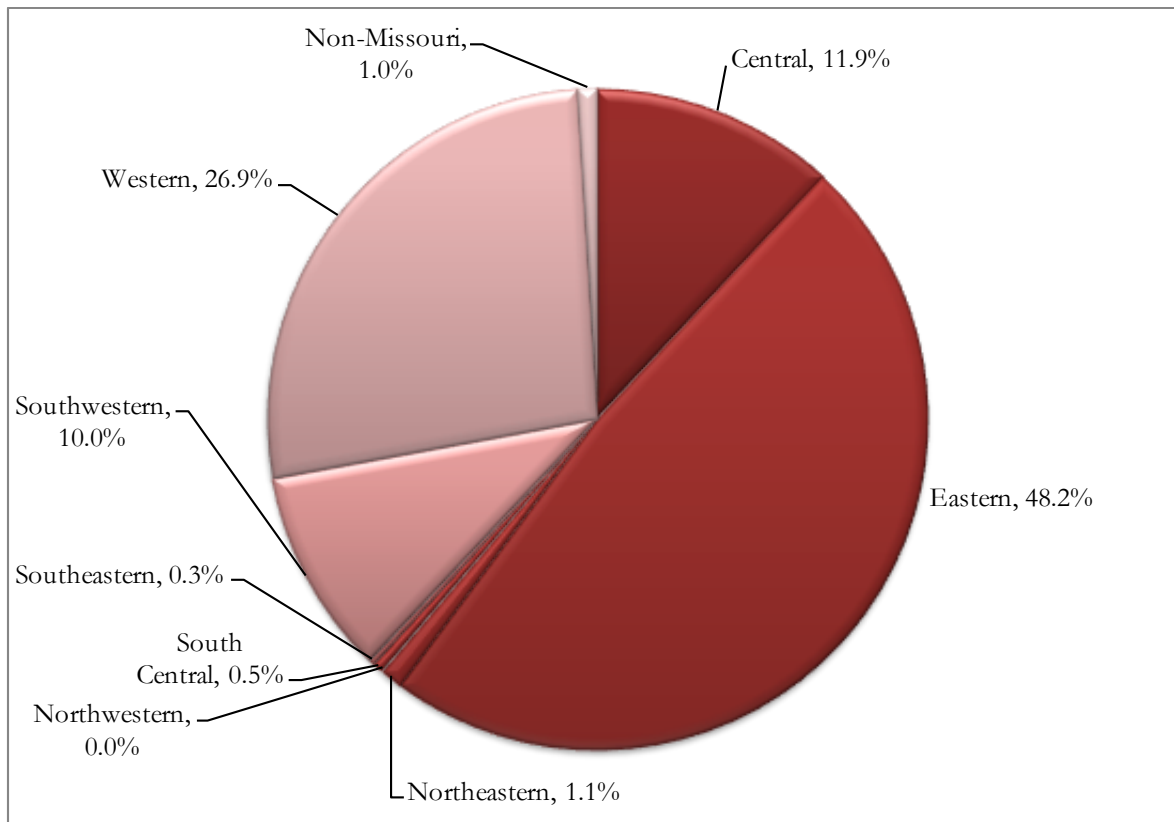
County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs	County	# of HMOs
Adair	6	Clay	10	Iron	6	Montgomery	8	Saint Clair	7
Andrew	6	Clinton	6	Jackson	11	Morgan	7	Saint Francois	8
Atchison	2	Cole	8	Jasper	7	New Madrid	3	Saint Louis	10
Audrain	8	Cooper	7	Jefferson	9	Newton	8	Sainte Genevieve	8
Barry	9	Crawford	5	Johnson	8	Nodaway	3	Saline	9
Barton	7	Dade	8	Knox	5	Oregon	5	Schuyler	3
Bates	8	Dallas	8	Ladde	10	Osage	7	Scotland	3
Benton	7	Daviess	4	Lafayette	11	Ozark	6	Scott	5
Bollinger	3	DeKalb	5	Lawrence	9	Pemiscot	3	Shannon	5
Boone	9	Dent	5	Lewis	5	Perry	8	Shelby	6
Buchanan	7	Douglas	8	Lincoln	8	Pettis	9	St. Louis City	10
Butler	4	Dunklin	3	Linn	7	Phelps	8	Stoddard	3
Caldwell	6	Franklin	9	Livingston	4	Pike	8	Stone	8
Callaway	7	Gasconade	8	Macon	7	Platte	10	Sullivan	3
Camden	7	Gentry	4	Madison	8	Polk	10	Taney	8
Cape Girardeau	5	Greene	9	Maries	7	Pulaski	8	Texas	6
Carroll	5	Grundy	4	Marion	7	Putnam	3	Vernon	8
Carter	4	Harrison	4	McDonald	5	Ralls	7	Warren	8
Cass	10	Henry	7	Mercer	2	Randolph	8	Washington	8
Cedar	9	Hickory	7	Miller	7	Ray	11	Wayne	4
Chariton	8	Holt	2	Mississippi	3	Reynolds	6	Webster	9
Christian	9	Howard	8	Moniteau	8	Ripley	4	Worth	2
Clark	3	Howell	7	Monroe	7	Saint Charles	10	Wright	8

## Missouri Regions



## Missouri Enrollment by Region

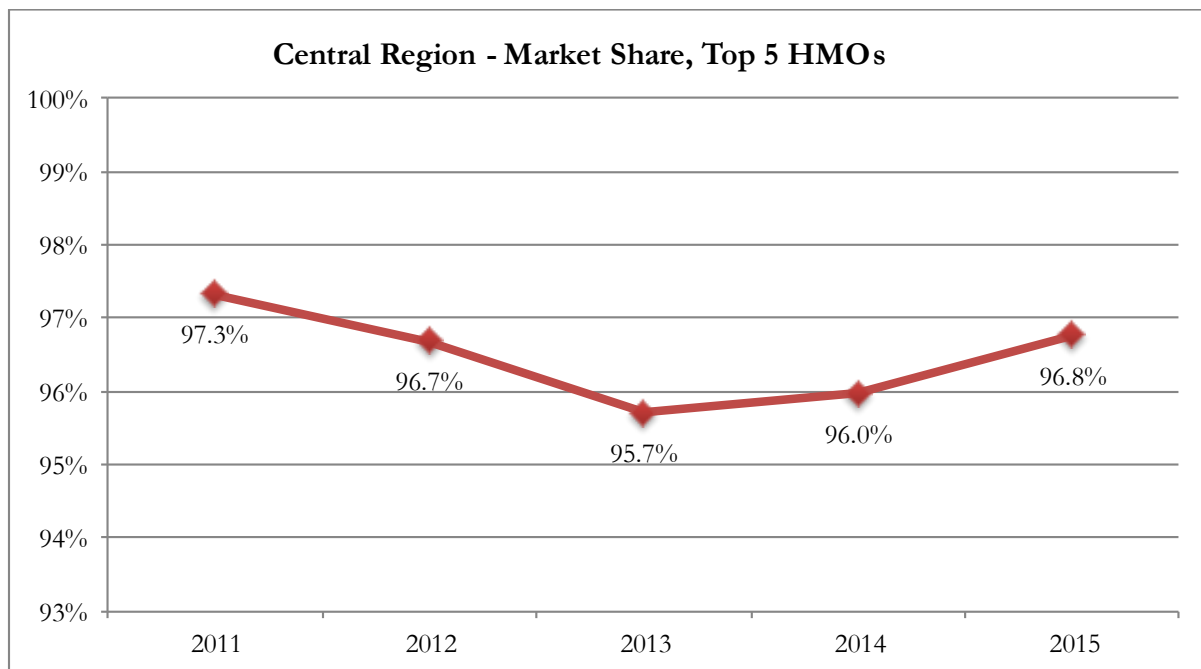
Region	HMO	POS	Medicare	Medicaid	Total	% Missouri Market
Central	1,215	6,341	8,283	72,491	88,330	11.9%
Eastern	2,019	5,927	118,043	231,703	357,692	48.2%
Northeastern	4	68	34	8,083	8,189	1.1%
Northwestern	84	0	22	82	188	0.0%
South Central	18	428	3,142	215	3,803	0.5%
Southeastern	2	2	90	2,137	2,231	0.3%
Southwestern	1,188	6,047	50,788	16,289	74,312	10.0%
Western	22,325	196	34,728	142,319	199,568	26.9%
Non-Missouri	1,613	1,371	4,033	143	7,160	1.0%
<b>Total</b>	<b>28,468</b>	<b>20,380</b>	<b>219,163</b>	<b>473,462</b>	<b>741,473</b>	<b>100.0%</b>
<b>% Missouri Market</b>	<b>3.8%</b>	<b>2.7%</b>	<b>29.6%</b>	<b>63.9%</b>	<b>100.0%</b>	



## Central Region Enrollment

### By Company and Enrollment Classification

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	35,923	35,923	40.7%
Cigna HealthCare of St. Louis, Inc.	6	0	0	0	6	0.0%
Coventry Health Care of KS, Inc	0	0	15	0	15	0.0%
Coventry Health Care of Missouri, Inc	455	0	5,479	0	5,934	6.7%
Essence Healthcare, Inc.	0	0	1,029	0	1,029	1.2%
Good Health HMO, dba Blue Care	35	0	0	0	35	0.0%
HMO Missouri, Inc. dba Anthem	706	6,341	0	0	7,047	8.0%
Harmony Health Plan of Illinois, Inc.	0	0	50	0	50	0.1%
Home State Health Plan, Inc.	0	0	0	11,509	11,509	13.0%
Humana Health Plan, Inc.	13	0	1,310	0	1,323	1.5%
Missouri Care, Inc.	0	0	0	25,059	25,059	28.4%
UnitedHealthcare of the Midwest, Inc.	0	0	400	0	400	0.5%
Total	1,215	6,341	8,283	72,491	88,330	100.0%

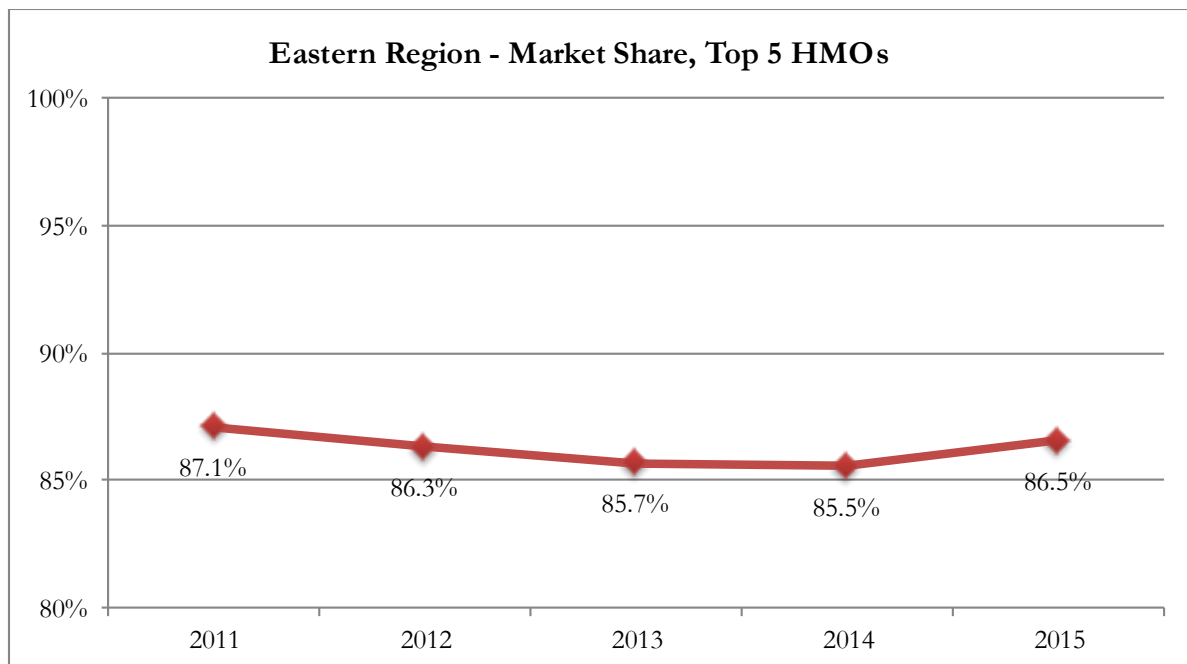




## Eastern Region Enrollment

By Company and Enrollment Classification

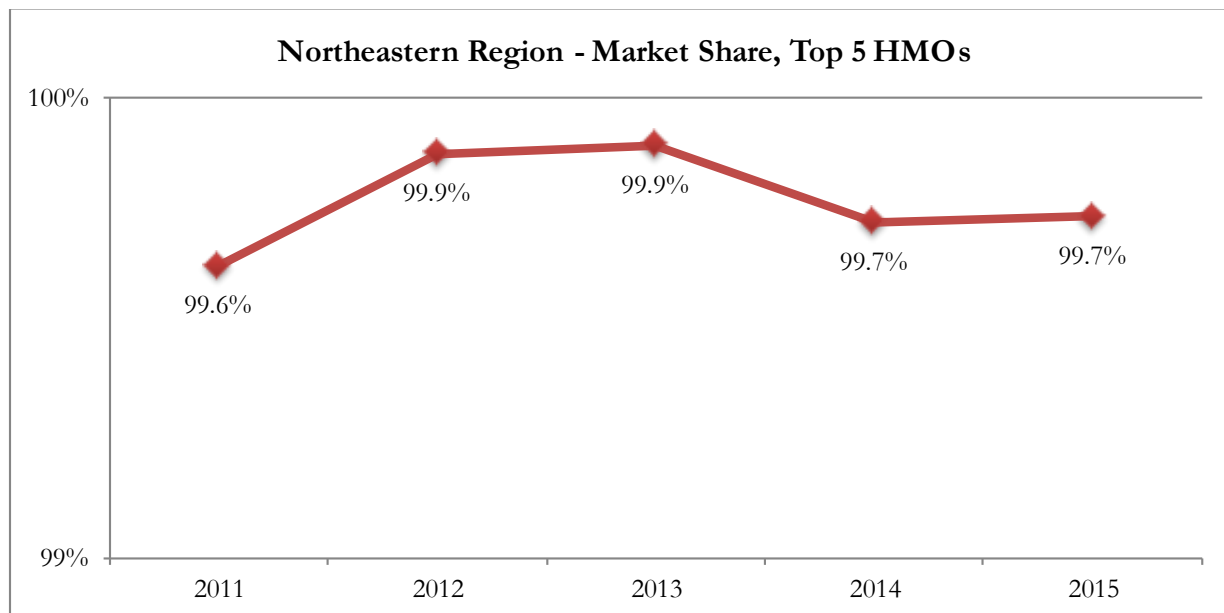
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	135,544	135,544	37.9%
Aetna Health Inc (a Pennsylvania	194	0	0	0	194	0.1%
Cigna HealthCare of St. Louis, Inc.	137	0	0	0	137	0.0%
Coventry Health Care of KS, Inc	0	0	2	0	2	0.0%
Coventry Health Care of Missouri, Inc	1,446	200	39,233	0	40,879	11.4%
Essence Healthcare, Inc.	0	0	36,994	0	36,994	10.3%
Good Health HMO, dba Blue Care	11	0	0	0	11	0.0%
HMO Missouri, Inc. d/b/a Anthem	230	5,727	894	0	6,851	1.9%
Harmony Health Plan of Illinois, Inc.	0	0	166	0	166	0.0%
Home State Health Plan, Inc.	0	0	0	47,013	47,013	13.1%
Humana Health Plan, Inc.	0	0	5,187	0	5,187	1.5%
Missouri Care, Inc.	0	0	0	49,146	49,146	13.7%
Oxford Health Plans (NJ), Inc.	0	0	57	0	57	0.0%
UnitedHealthcare of the Midwest, Inc.	1	0	35,510	0	35,511	9.9%
<b>Total</b>	<b>2,019</b>	<b>5,927</b>	<b>118,043</b>	<b>231,703</b>	<b>357,692</b>	<b>100.0%</b>



## Northeastern Region Enrollment

By Company and Enrollment Classification

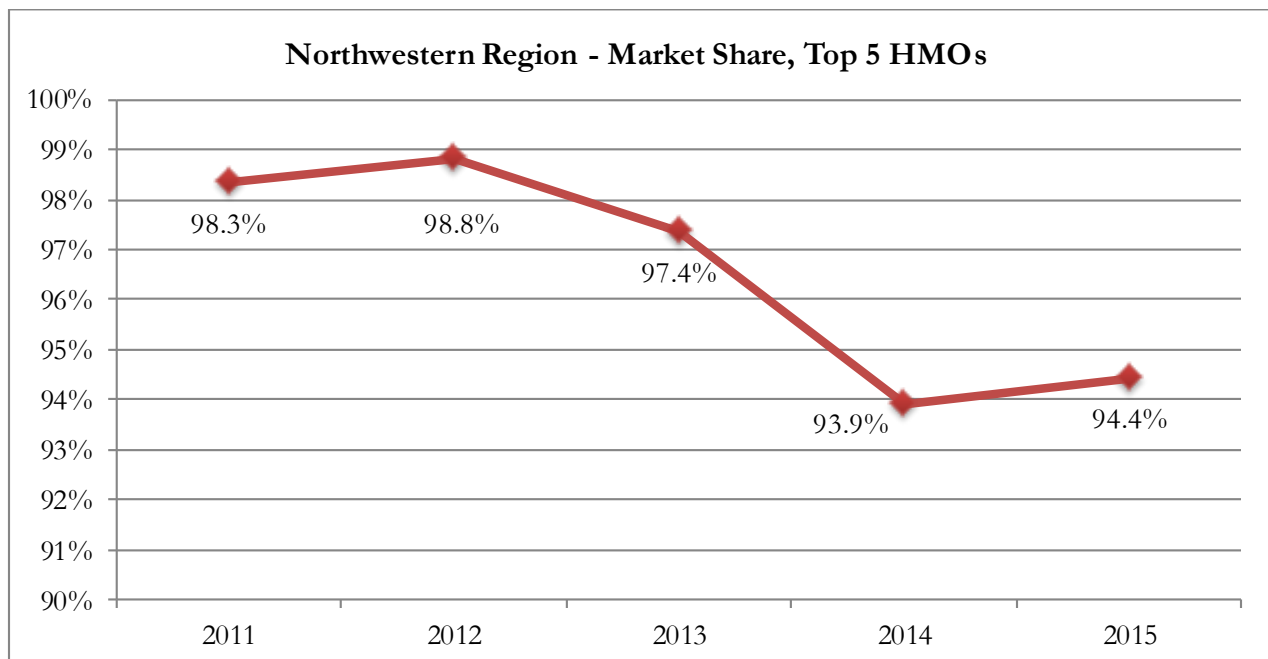
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	3,583	3,583	43.8%
Coventry Health Care of Missouri, Inc	1	0	16	0	17	0.2%
Good Health HMO, dba Blue Care	3	0	0	0	3	0.0%
HMO Missouri, Inc. d/b/a Anthem	0	68	0	0	68	0.8%
Harmony Health Plan of Illinois, Inc.	0	0	16	0	16	0.2%
Home State Health Plan, Inc.	0	0	0	1,605	1,605	19.6%
Missouri Care, Inc.	0	0	0	2,895	2,895	35.4%
UnitedHealthcare of the Midwest, Inc.	0	0	2	0	2	0.0%
<b>Total</b>	<b>4</b>	<b>68</b>	<b>34</b>	<b>8,083</b>	<b>8,189</b>	<b>100.0%</b>



## Northwestern Region Enrollment

### By Company and Enrollment Classification

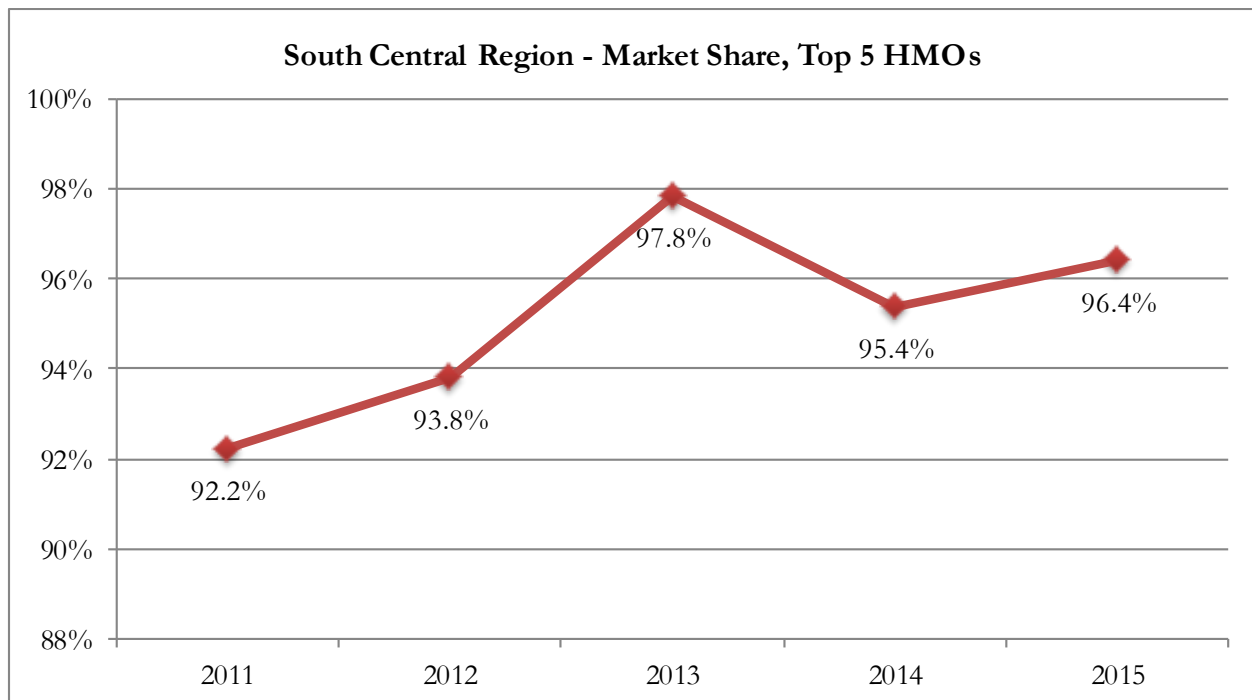
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	33	33	17.6%
Aetna Health Inc (a Pennsylvania	1	0	0	0	1	0.5%
Coventry Health Care of KS, Inc	0	0	6	0	6	3.2%
Coventry Health Care of Missouri, Inc	0	0	1	0	1	0.5%
Good Health HMO, dba Blue Care	82	0	0	0	82	43.6%
Harmony Health Plan of Illinois, Inc.	0	0	6	0	6	3.2%
Home State Health Plan, Inc.	0	0	0	22	22	11.7%
Humana Health Plan, Inc.	0	0	8	0	8	4.3%
Missouri Care, Inc.	0	0	0	27	27	14.4%
UnitedHealthcare of the Midwest, Inc.	1	0	1	0	2	1.1%
<b>Total</b>	<b>84</b>	<b>0</b>	<b>22</b>	<b>82</b>	<b>188</b>	<b>100.0%</b>



## South Central Region Enrollment

By Company and Enrollment Classification

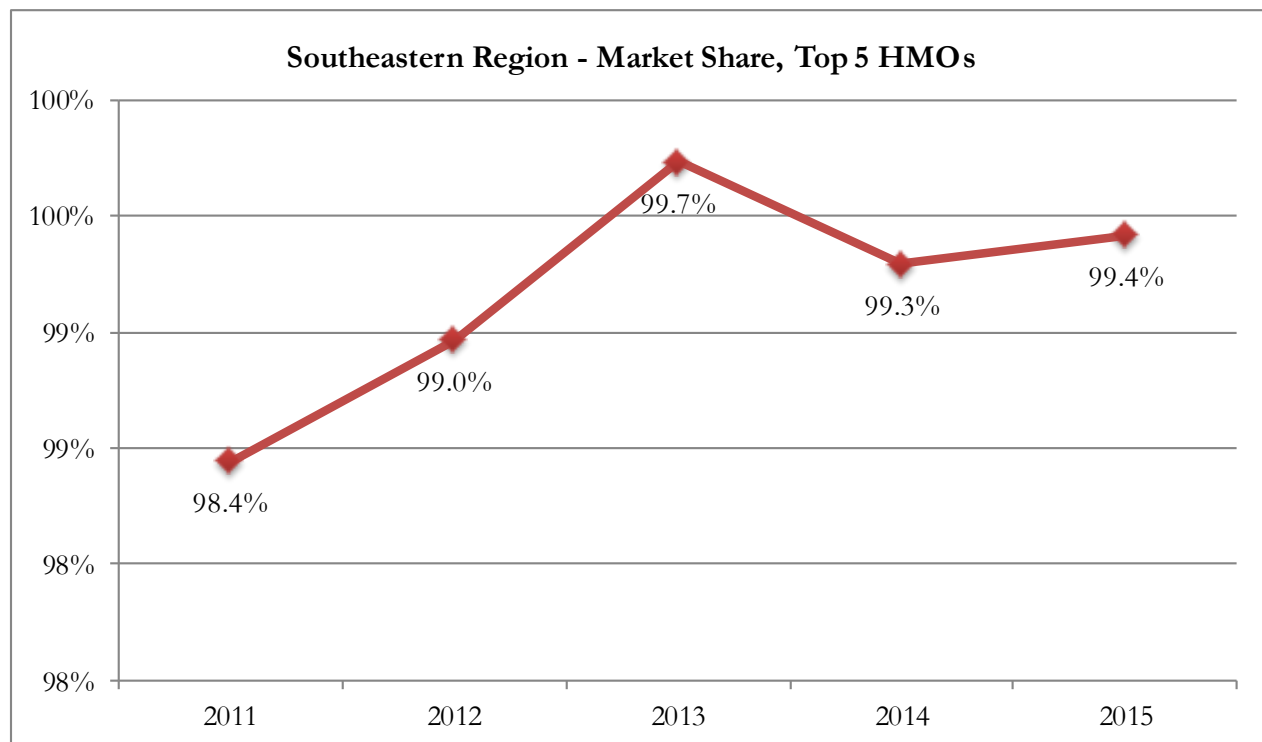
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	104	104	2.7%
Cigna HealthCare of St. Louis, Inc.	2	0	0	0	2	0.1%
Coventry Health Care of KS, Inc	5	0	0	0	5	0.1%
Coventry Health Care of Missouri, Inc	0	0	792	0	792	20.8%
HMO Missouri, Inc. dba Anthem	2	428	0	0	430	11.3%
Harmony Health Plan of Illinois, Inc.	0	0	14	0	14	0.4%
Home State Health Plan, Inc.	0	0	0	55	55	1.5%
Humana Health Plan, Inc.	9	0	1,645	0	1,654	43.5%
Missouri Care, Inc.	0	0	0	56	56	1.5%
Oxford Health Plans (NJ), Inc.	0	0	1	0	1	0.0%
UnitedHealthcare of the Midwest, Inc.	0	0	690	0	690	18.1%
<b>Total</b>	<b>18</b>	<b>428</b>	<b>3,142</b>	<b>215</b>	<b>3,803</b>	<b>100.0%</b>



## Southeastern Region Enrollment

### By Company and Enrollment Classification

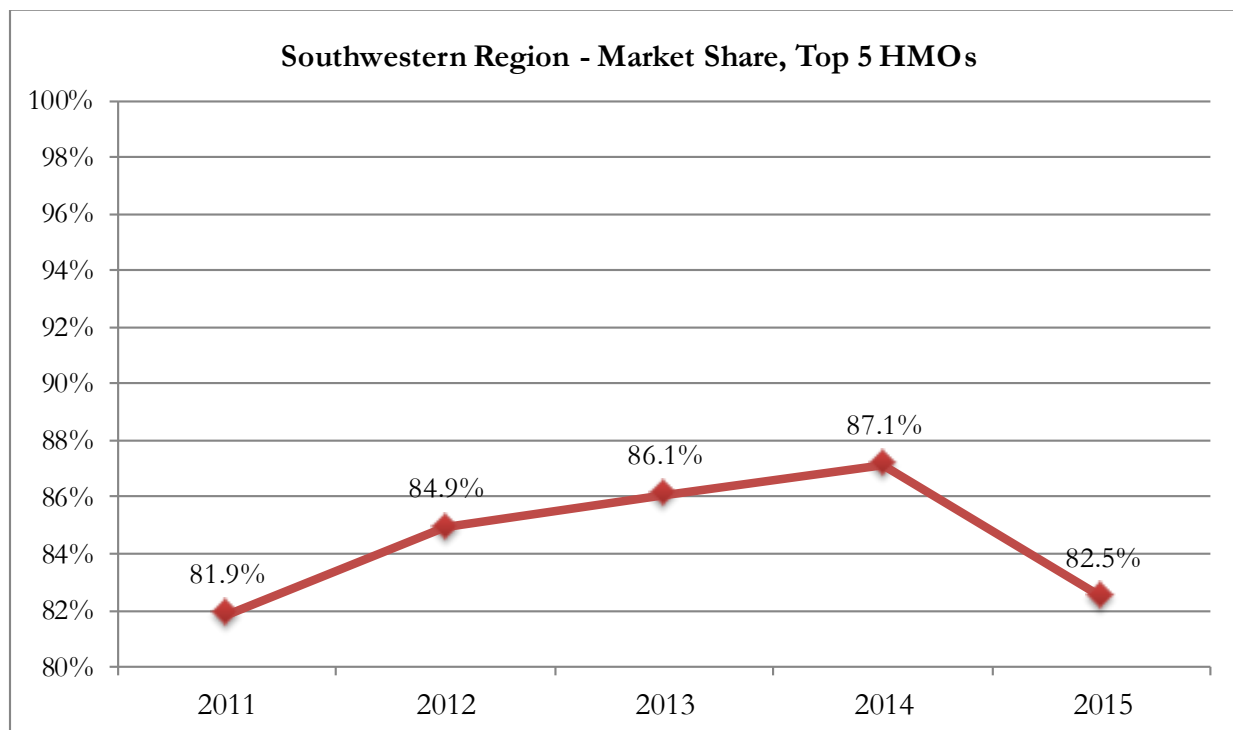
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	869	869	39.0%
Coventry Health Care of Missouri, Inc	1	0	25	0	26	1.2%
Essence Healthcare, Inc.	0	0	3	0	3	0.1%
HMO Missouri, Inc. dba Anthem	1	2	0	0	3	0.1%
Harmony Health Plan of Illinois, Inc.	0	0	52	0	52	2.3%
Home State Health Plan, Inc.	0	0	0	909	909	40.7%
Humana Health Plan, Inc.	0	0	3	0	3	0.1%
Missouri Care, Inc.	0	0	0	359	359	16.1%
UnitedHealthcare of the Midwest, Inc.	0	0	7	0	7	0.3%
<b>Total</b>	<b>2</b>	<b>2</b>	<b>90</b>	<b>2,137</b>	<b>2,231</b>	<b>100.0%</b>



## Southwestern Region Enrollment

### By Company and Enrollment Classification

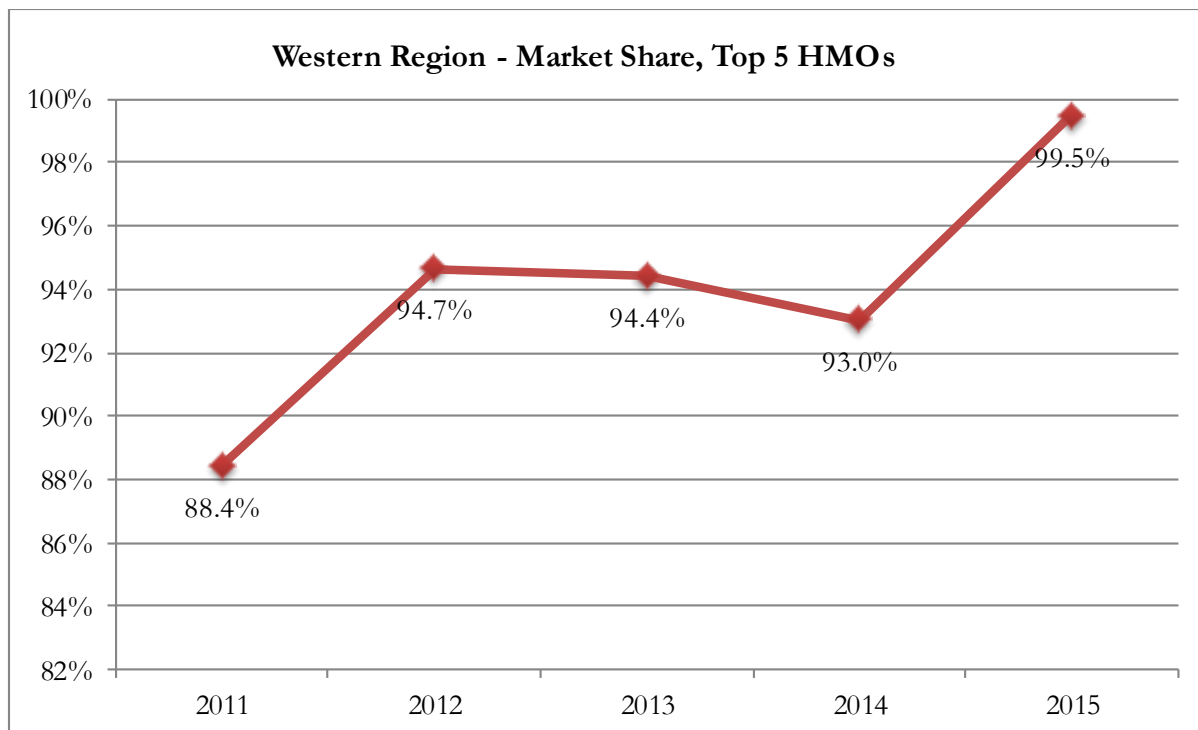
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	7,968	7,968	10.7%
Aetna Health Inc (a Pennsylvania	0	3	0	0	3	0.0%
Cigna HealthCare of St. Louis, Inc.	56	0	0	0	56	0.1%
Coventry Health Care of KS, Inc	804	0	26	0	830	1.1%
Coventry Health Care of Missouri, Inc	0	0	18,338	0	18,338	24.7%
Cox HealthPlans	0	90	0	0	90	0.1%
Essence Healthcare, Inc.	0	0	5,617	0	5,617	7.6%
Good Health HMO, dba Blue Care	12	0	0	0	12	0.0%
HMO Missouri, Inc. d/b/a Anthem	27	5,954	1,154	0	7,135	9.6%
Harmony Health Plan of Illinois, Inc.	0	0	92	0	92	0.1%
Home State Health Plan, Inc.	0	0	0	3,461	3,461	4.7%
Humana Health Plan, Inc.	289	0	20,761	0	21,050	28.3%
Missouri Care, Inc.	0	0	0	4,860	4,860	6.5%
Oxford Health Plans (NJ), Inc.	0	0	1	0	1	0.0%
UnitedHealthcare of the Midwest, Inc.	0	0	4,799	0	4,799	6.5%
<b>Total</b>	<b>1,188</b>	<b>6,047</b>	<b>50,788</b>	<b>16,289</b>	<b>74,312</b>	<b>100.0%</b>



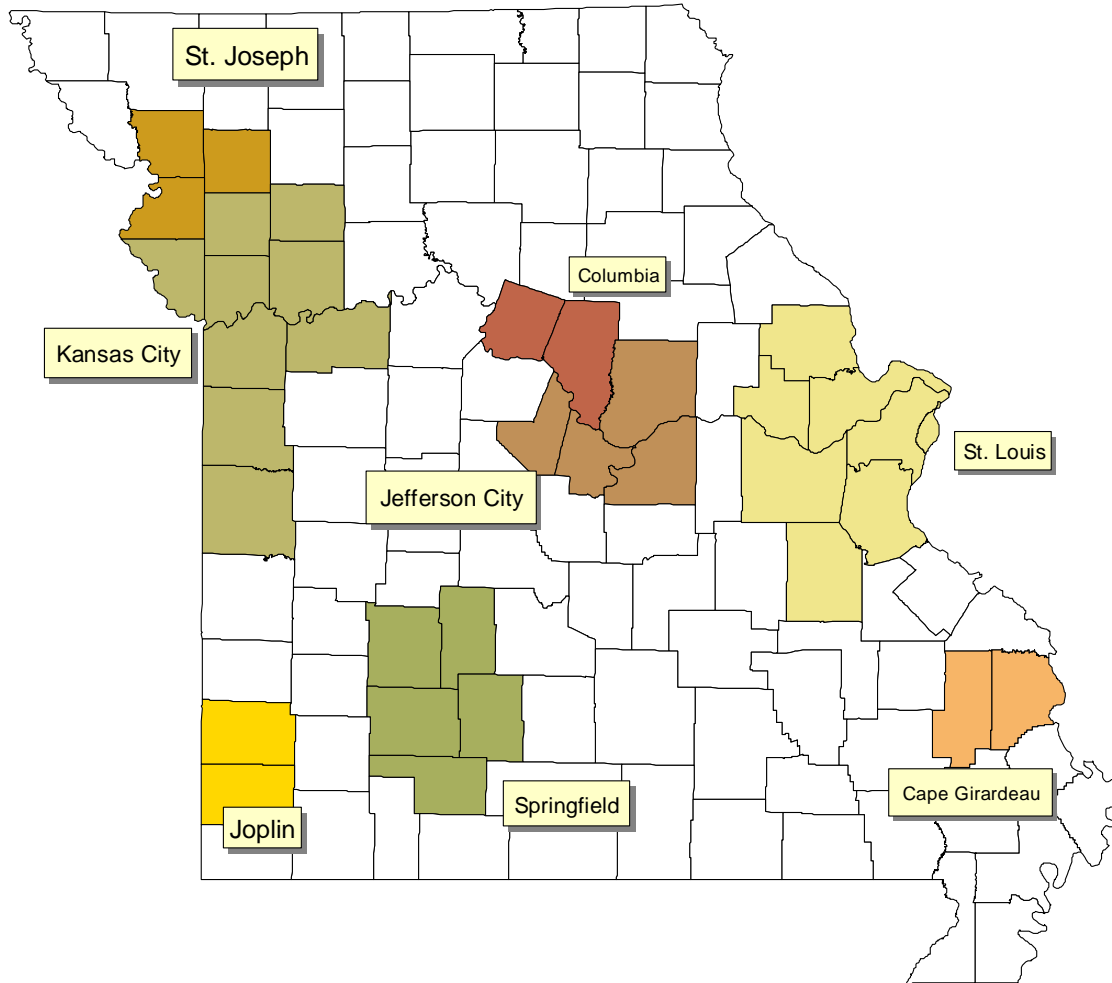
## Western Region Enrollment

### By Company and Enrollment Classification

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	79,503	79,503	39.8%
Aetna Health Inc (a Pennsylvania	265	159	0	0	424	0.2%
Cigna HealthCare of St. Louis, Inc.	220	7	0	0	227	0.1%
Coventry Health Care of KS, Inc	11	0	9,631	0	9,642	4.8%
Coventry Health Care of Missouri, Inc	2	0	21	0	23	0.0%
Good Health HMO, dba Blue Care	21,616	0	0	0	21,616	10.8%
HMO Missouri, Inc. d/b/a Anthem	1	30	0	0	31	0.0%
Harmony Health Plan of Illinois, Inc.	0	0	101	0	101	0.1%
Home State Health Plan, Inc.	0	0	0	28,885	28,885	14.5%
Humana Health Plan, Inc.	83	0	24,965	0	25,048	12.6%
Missouri Care, Inc.	0	0	0	33,931	33,931	17.0%
UnitedHealthcare of the Midwest, Inc.	127	0	10	0	137	0.1%
<b>Total</b>	<b>22,325</b>	<b>196</b>	<b>34,728</b>	<b>142,319</b>	<b>199,568</b>	<b>100.0%</b>



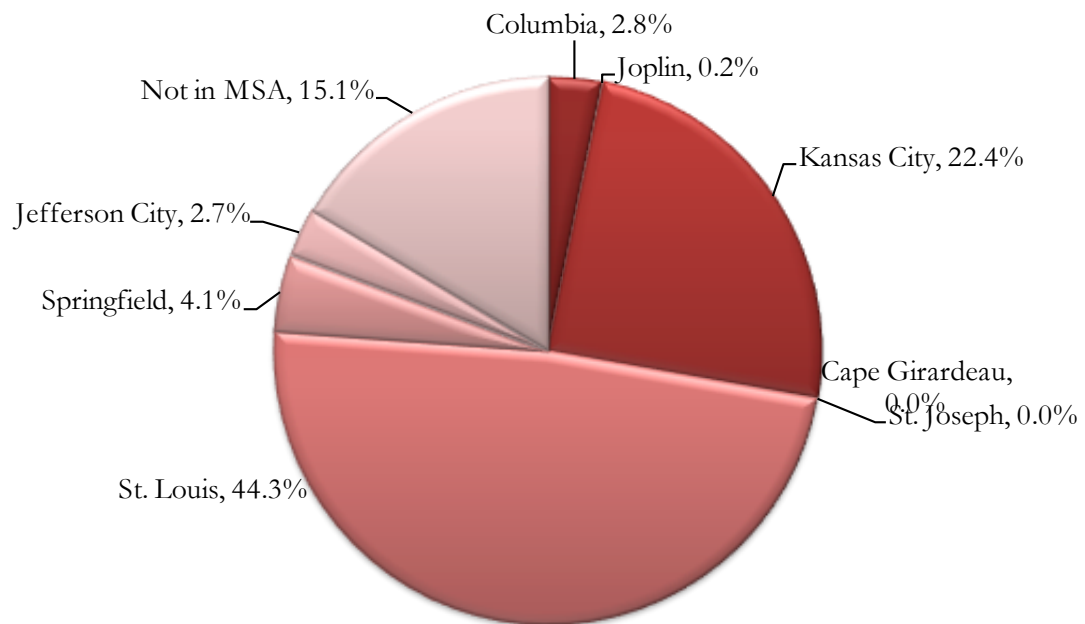
## Missouri Metropolitan Statistical Areas (Missouri Portions Only)





## Missouri Enrollment by MSA

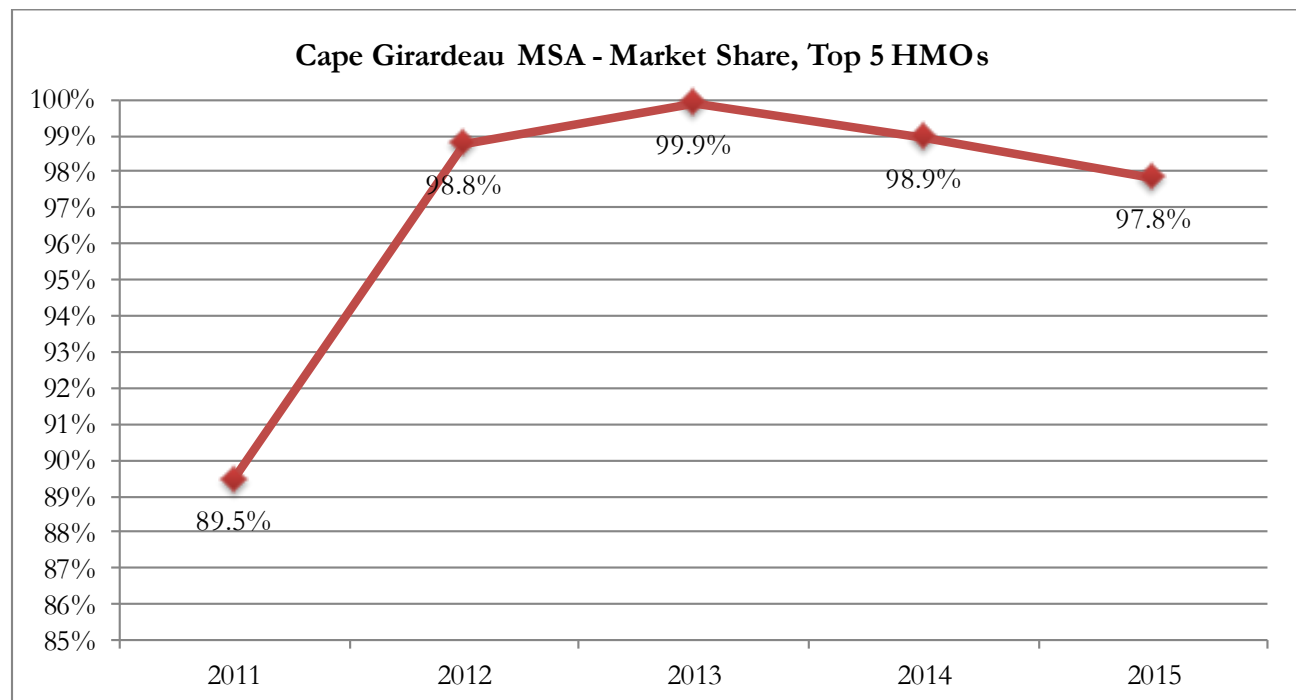
MSA	HMO	POS	Medicare	Medicaid	Total	% of Market
Columbia	593	2,257	2,332	15,655	20,837	2.8%
Joplin	17	1,234	67	123	1,441	0.2%
Kansas City	21,451	85	9,708	134,952	166,196	22.4%
Cape Girardeau	0	1	17	121	139	0.0%
St. Joseph	189	0	19	152	360	0.0%
St. Louis	1,995	5,722	110,261	210,591	328,569	44.3%
Springfield	810	3,539	21,337	4,783	30,469	4.1%
Jefferson City	402	2,269	1,971	15,132	19,774	2.7%
Not in MSA	1,004	3,900	15,536	91,627	112,067	15.1%
Out of State	2,007	1,371	57,912	143	61,433	8.3%



## Cape Girardeau MSA

### Enrollment by Company

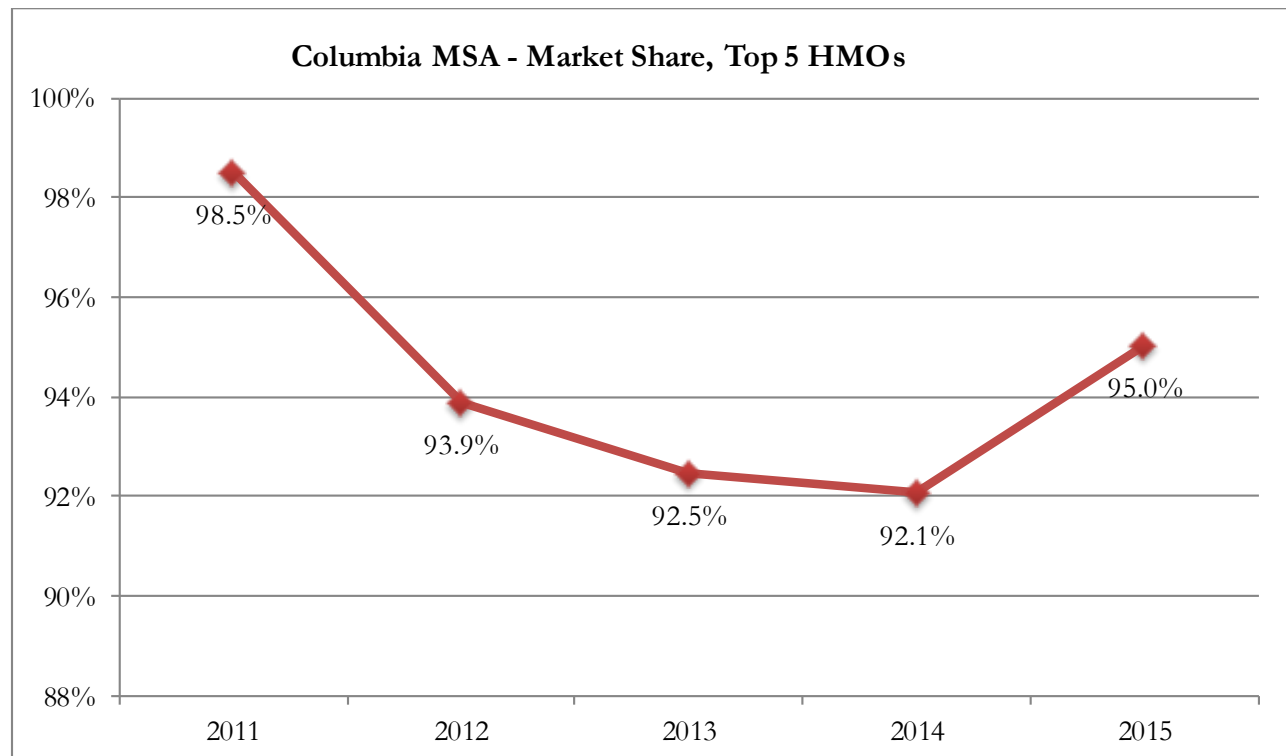
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	38	38	27.2%
Coventry Health Care of Missouri, Inc	0	0	2	0	2	1.4%
HMO Missouri, Inc. d/b/a Anthem	0	1	0	0	1	0.7%
Harmony Health Plan of Illinois, Inc.	0	0	11	0	11	7.9%
Home State Health Plan, Inc.	0	0	0	45	45	32.0%
Humana Health Plan, Inc.	0	0	1	0	1	0.7%
Missouri Care, Inc.	0	0	0	38	38	27.2%
UnitedHealthcare of the Midwest, Inc.	0	0	4	0	4	2.9%
<b>Total</b>	<b>0</b>	<b>1</b>	<b>18</b>	<b>121</b>	<b>140</b>	<b>100.0%</b>



## Columbia MSA

### Enrollment by Company

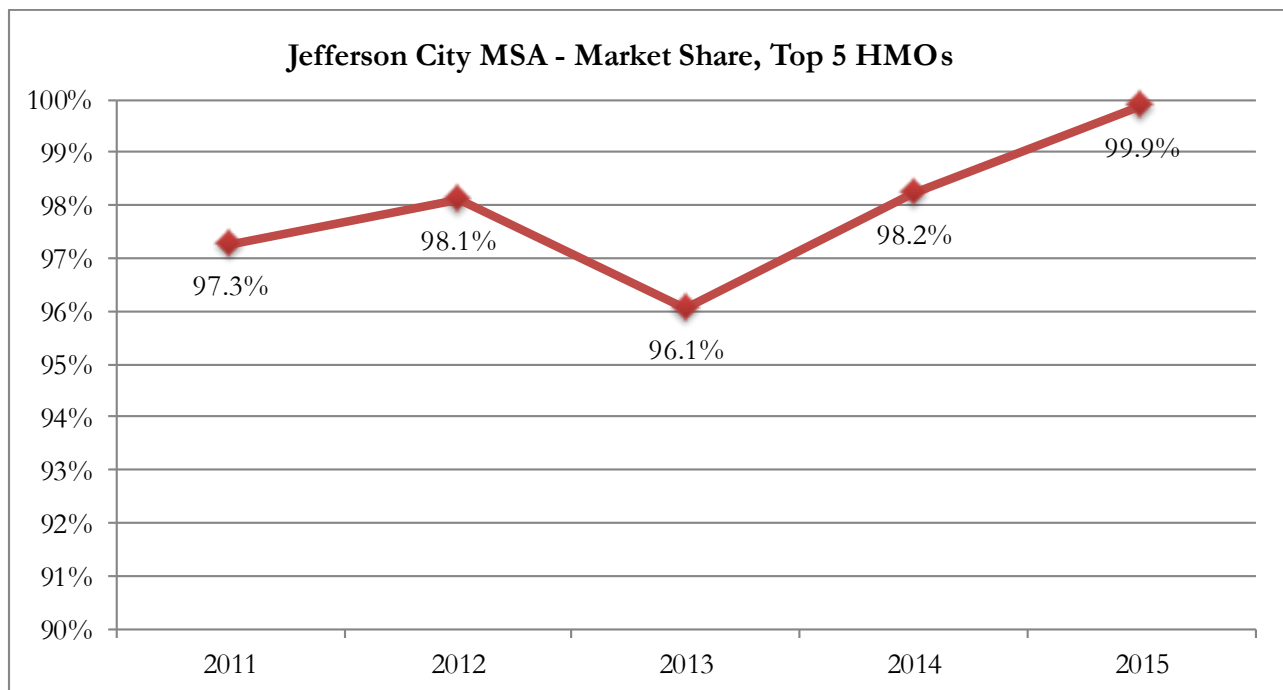
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	7,264	7,264	33.8%
Coventry Health Care of KS, Inc	0	0	1	0	1	0.0%
Coventry Health Care of Missouri, Inc	361	0	1,296	0	1,657	7.7%
Essence Healthcare, Inc.	0	0	1,023	0	1,023	4.8%
Good Health HMO, dba Blue Care	1	0	0	0	1	0.0%
HMO Missouri, Inc. dba Anthem	231	2,257	0	0	2,488	11.6%
Harmony Health Plan of Illinois, Inc.	0	0	9	0	9	0.0%
Home State Health Plan, Inc.	0	0	0	2,571	2,571	12.0%
Humana Health Plan, Inc.	8	0	638	0	646	3.0%
Missouri Care, Inc.	0	0	0	5,820	5,820	27.1%
UnitedHealthcare of the Midwest, Inc.	0	0	3	0	3	0.0%
<b>Total</b>	<b>601</b>	<b>2,257</b>	<b>2,970</b>	<b>15,655</b>	<b>21,483</b>	<b>100.0%</b>



## Jefferson City MSA

### Enrollment by Company

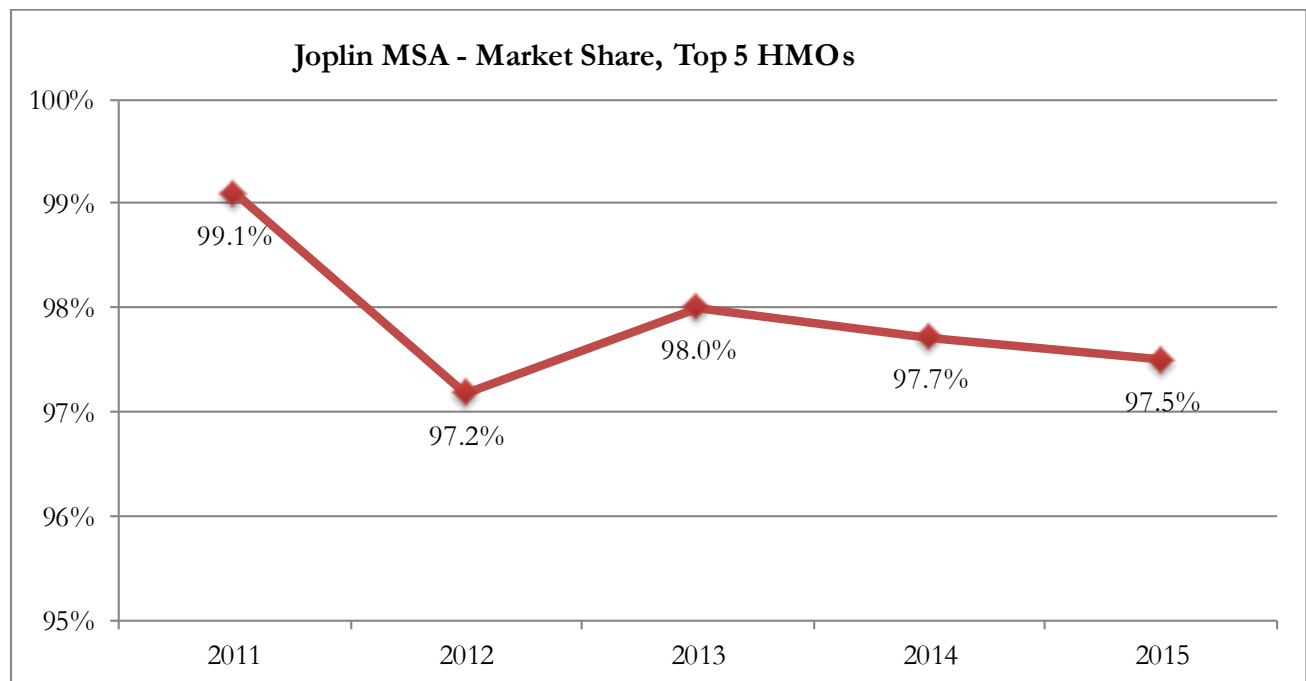
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	8,616	8,616	43.3%
Coventry Health Care of Missouri, Inc	35	0	1,950	0	1,985	10.0%
Essence Healthcare, Inc.	0	0	1	0	1	0.0%
Good Health HMO, dba Blue Care	2	0	0	0	2	0.0%
HMO Missouri, Inc. d/b/a Anthem Blue	365	2,269	0	0	2,634	13.2%
Harmony Health Plan of Illinois, Inc.	0	0	12	0	12	0.1%
Home State Health Plan, Inc.	0	0	0	2,386	2,386	12.0%
Humana Health Plan, Inc.	2	0	123	0	125	0.6%
Missouri Care, Inc.	0	0	0	4,130	4,130	20.8%
UnitedHealthcare of the Midwest, Inc.	0	0	8	0	8	0.0%
<b>Total</b>	<b>404</b>	<b>2,269</b>	<b>2,094</b>	<b>15,132</b>	<b>19,899</b>	<b>100.0%</b>



## Joplin MSA

### Enrollment by Company

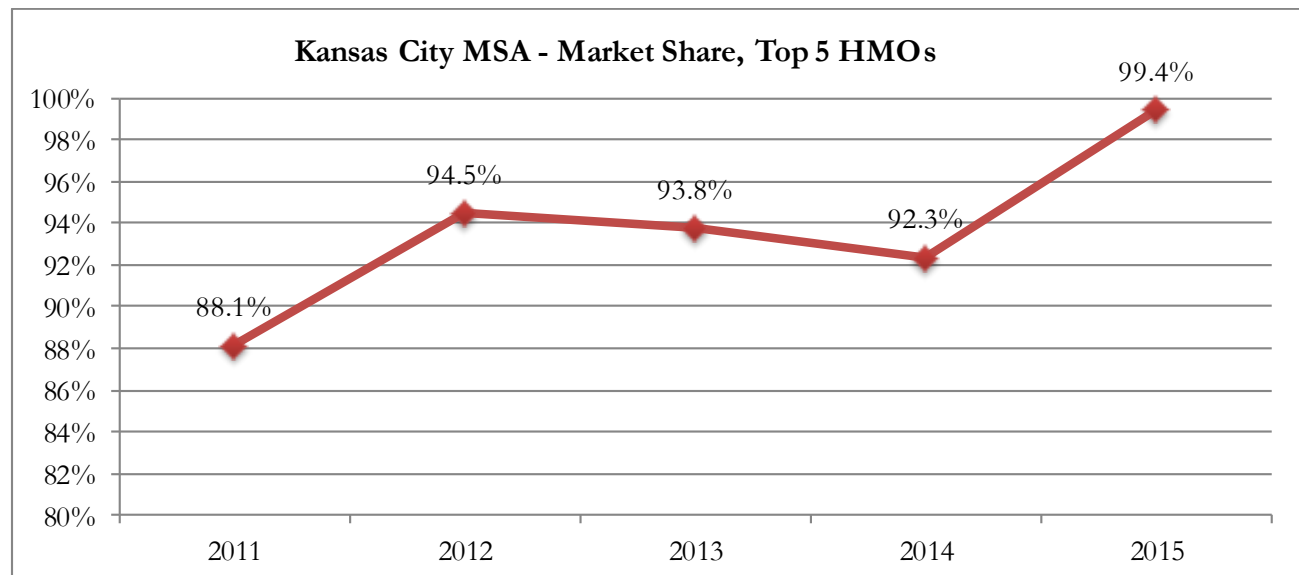
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	40	40	0.8%
Aetna Health Inc (a Pennsylvania	0	3	0	0	3	0.1%
Cigna HealthCare of St. Louis, Inc.	1	0	0	0	1	0.0%
Coventry Health Care of KS, Inc	0	0	1	0	1	0.0%
Coventry Health Care of Missouri, Inc	0	0	17	0	17	0.3%
Good Health HMO, dba Blue Care	4	0	0	0	4	0.1%
HMO Missouri, Inc. dba Anthem	12	1,231	0	0	1,243	24.1%
Harmony Health Plan of Illinois, Inc.	0	0	39	0	39	0.8%
Home State Health Plan, Inc.	0	0	0	29	29	0.6%
Humana Health Plan, Inc.	47	0	3,680	0	3,727	72.1%
Missouri Care, Inc.	0	0	0	54	54	1.0%
UnitedHealthcare of the Midwest, Inc.	0	0	10	0	10	0.2%
<b>Total</b>	<b>64</b>	<b>1,234</b>	<b>3,747</b>	<b>123</b>	<b>5,168</b>	<b>100.0%</b>



## Kansas City MSA

### Enrollment by Company

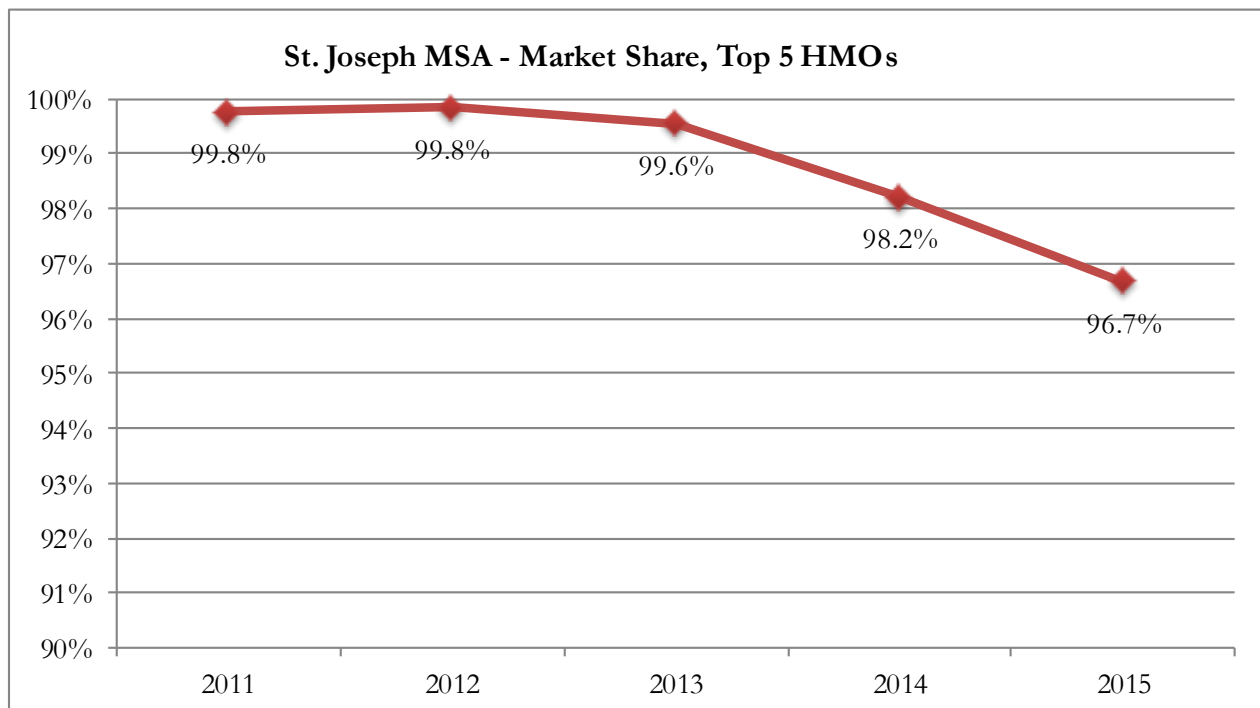
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	75,492	75,492	39.6%
Aetna Health Inc (a Pennsylvania	261	61	0	0	322	0.2%
Cigna HealthCare of St. Louis, Inc.	219	7	0	0	226	0.1%
Coventry Health Care of KS, Inc	9	0	9,601	0	9,610	5.0%
Coventry Health Care of Missouri, Inc	0	0	18	0	18	0.0%
Good Health HMO, dba Blue Care	20,834	0	0	0	20,834	10.9%
HMO Missouri, Inc. dba Anthem	1	17	0	0	18	0.0%
Harmony Health Plan of Illinois, Inc.	0	0	81	0	81	0.0%
Home State Health Plan, Inc.	0	0	0	27,488	27,488	14.4%
Humana Health Plan, Inc.	83	0	24,233	0	24,316	12.8%
Missouri Care, Inc.	0	0	0	31,972	31,972	16.8%
UnitedHealthcare of the Midwest, Inc.	127	0	8	0	135	0.1%
<b>Total</b>	<b>21,534</b>	<b>85</b>	<b>33,941</b>	<b>134,952</b>	<b>190,512</b>	<b>100.0%</b>



## St. Joseph MSA

### Enrollment by Company

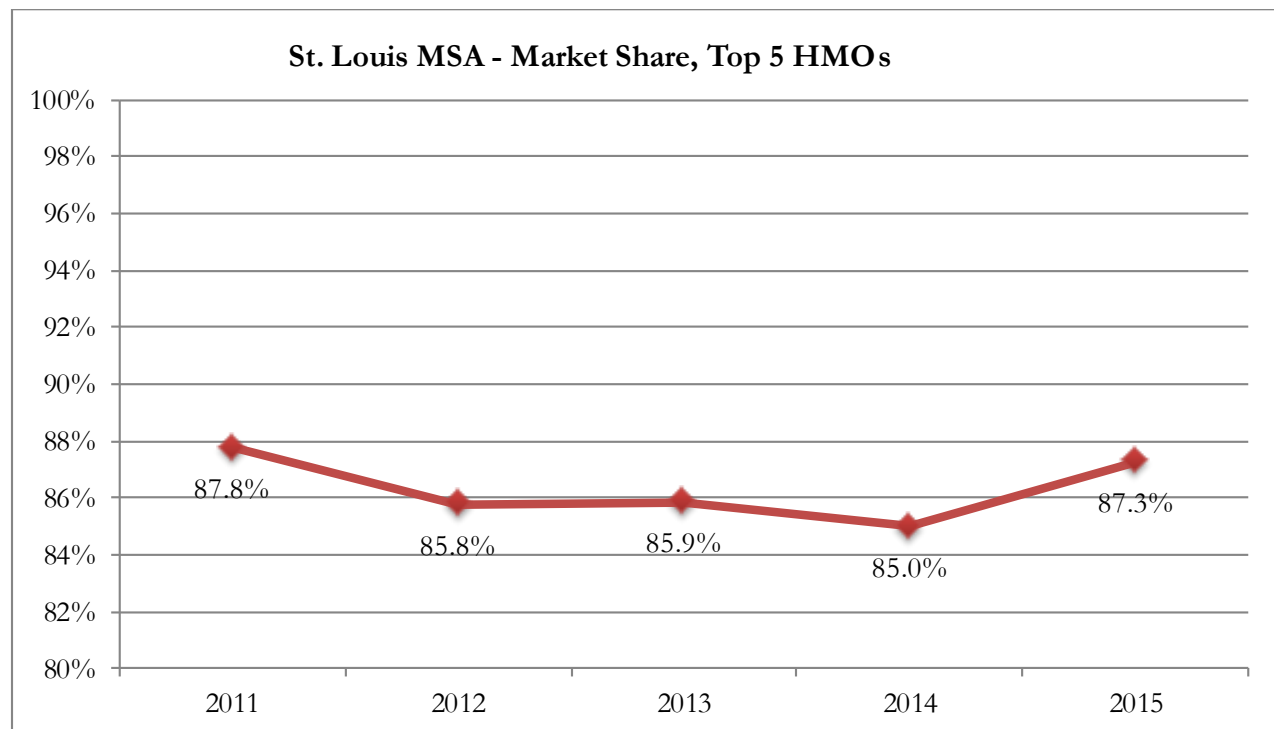
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	79	79	21.7%
Aetna Health Inc (a Pennsylvania	3	0	0	0	3	0.8%
Cigna HealthCare of St. Louis, Inc.	1	0	0	0	1	0.3%
Coventry Health Care of KS, Inc	1	0	7	0	8	2.2%
Good Health HMO, dba Blue Care	184	0	0	0	184	50.6%
Harmony Health Plan of Illinois, Inc.	0	0	12	0	12	3.3%
Home State Health Plan, Inc.	0	0	0	41	41	11.4%
Humana Health Plan, Inc.	0	0	3	0	3	0.8%
Missouri Care, Inc.	0	0	0	32	32	8.8%
<b>Total</b>	<b>189</b>	<b>0</b>	<b>22</b>	<b>152</b>	<b>363</b>	<b>100.0%</b>



## St. Louis MSA

### Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	126,206	126,206	37.9%
Aetna Health Inc (a Pennsylvania	194	0	0	0	194	0.1%
Cigna HealthCare of St. Louis, Inc.	137	0	0	0	137	0.0%
Coventry Health Care of KS, Inc	0	0	1	0	1	0.0%
Coventry Health Care of Missouri, Inc	1,435	198	38,133	0	39,766	11.9%
Essence Healthcare, Inc.	0	0	36,261	0	36,261	10.9%
Good Health HMO, dba Blue Care	11	0	0	0	11	0.0%
HMO Missouri, Inc. d/b/a Anthem Blue	217	5,526	894	0	6,637	2.0%
Harmony Health Plan of Illinois, Inc.	0	0	137	0	137	0.0%
Home State Health Plan, Inc.	0	0	0	41,155	41,155	12.4%
Humana Health Plan, Inc.	0	0	4,180	0	4,180	1.3%
Missouri Care, Inc.	0	0	0	43,413	43,413	13.0%
Oxford Health Plans (NJ), Inc.	0	0	57	0	57	0.0%
UnitedHealthcare of the Midwest, Inc.	1	0	34,781	0	34,782	10.4%
<b>Total</b>	<b>1,995</b>	<b>5,724</b>	<b>114,444</b>	<b>210,774</b>	<b>332,937</b>	<b>100.0%</b>

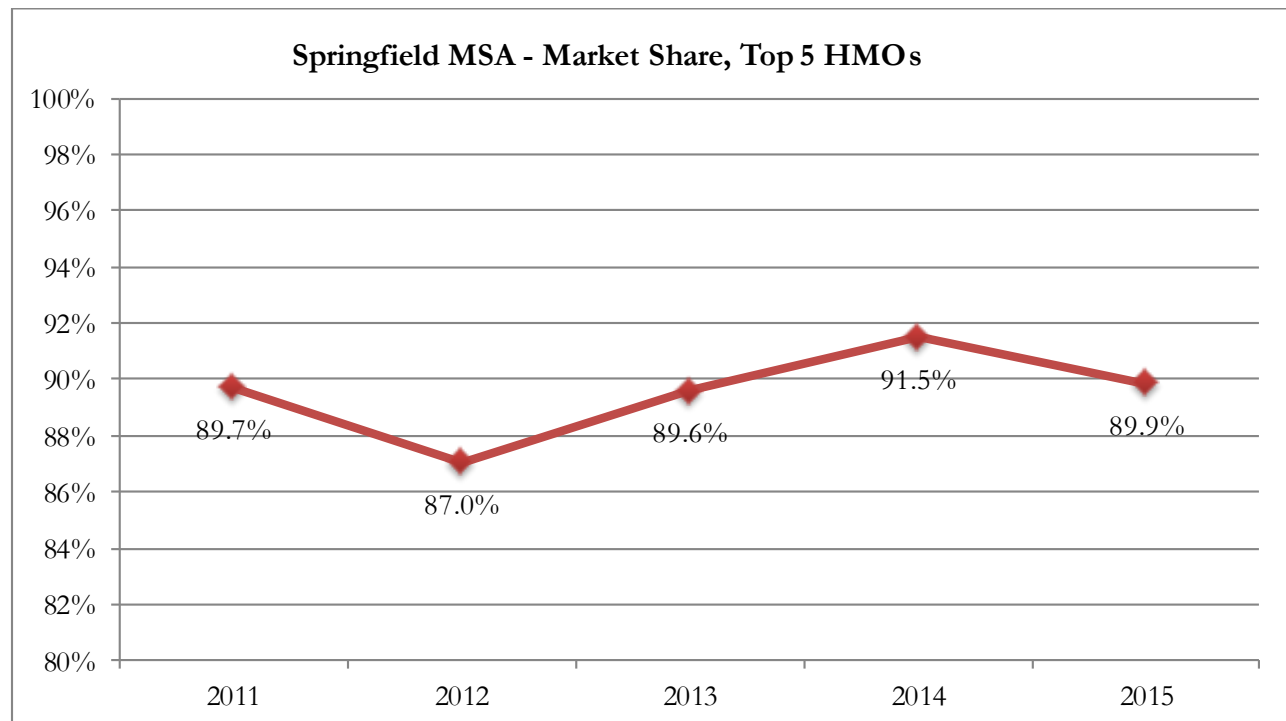




## Springfield MSA

### Enrollment by Company

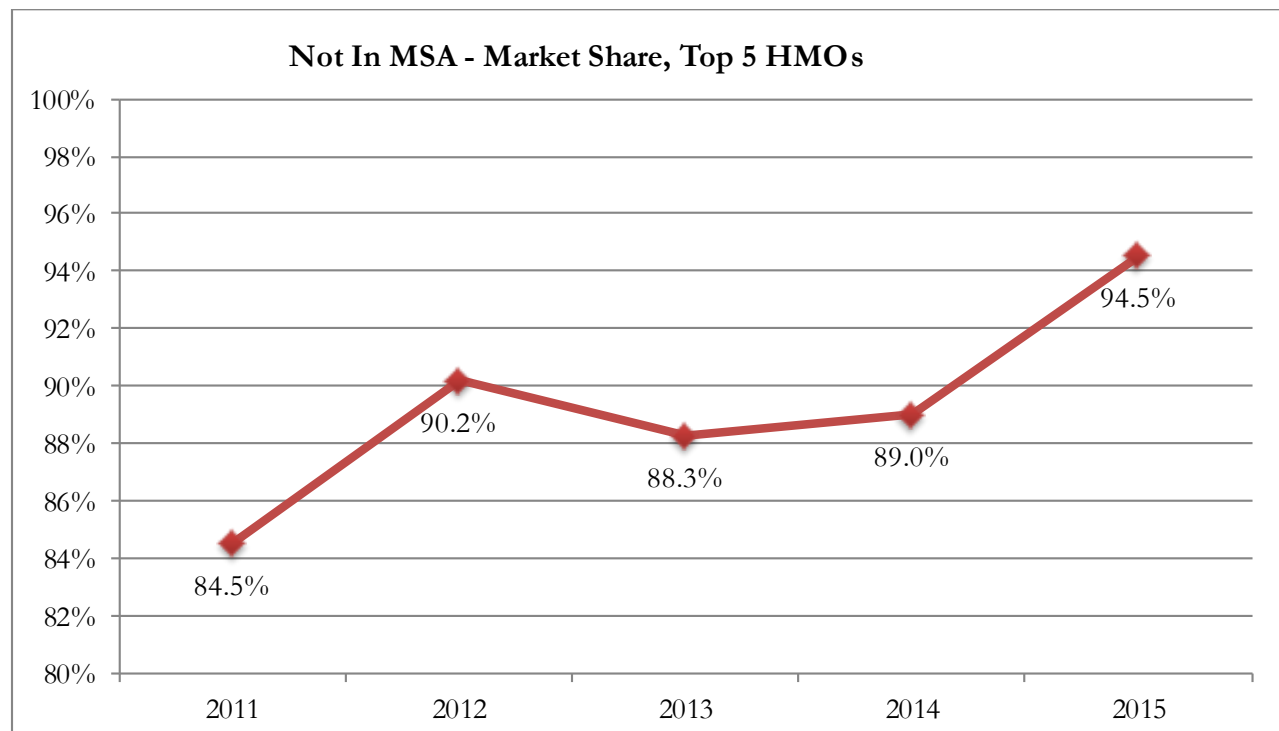
Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	2,363	2,363	5.9%
Cigna HealthCare of St. Louis, Inc.	47	0	0	0	47	0.1%
Coventry Health Care of KS, Inc	752	0	10	0	762	1.9%
Coventry Health Care of Missouri, Inc	0	0	12,273	0	12,273	30.4%
Cox HealthPlans	0	87	0	0	87	0.2%
Essence Healthcare, Inc.	0	0	4,126	0	4,126	10.2%
Good Health HMO, dba Blue Care	1	0	0	0	1	0.0%
HMO Missouri, Inc. d/b/a Anthem	10	3,452	1,084	0	4,546	11.3%
Harmony Health Plan of Illinois, Inc.	0	0	31	0	31	0.1%
Home State Health Plan, Inc.	0	0	0	1,024	1,024	2.5%
Humana Health Plan, Inc.	158	0	9,703	0	9,861	24.5%
Missouri Care, Inc.	0	0	0	1,396	1,396	3.5%
Oxford Health Plans (NJ), Inc.	0	0	1	0	1	0.0%
UnitedHealthcare of the Midwest, Inc.	0	0	3,812	0	3,812	9.5%
<b>Total</b>	<b>968</b>	<b>3,539</b>	<b>31,040</b>	<b>4,783</b>	<b>40,330</b>	<b>100.0%</b>



## Not in MSA

### Enrollment by Company

Name	HMO	POS	Medicare	Medicaid	Total	Market Share
Aetna Better Health of Missouri, LLC	0	0	0	43,429	43,429	35.2%
Aetna Health Inc (a Pennsylvania	2	98	0	0	100	0.1%
Cigna HealthCare of St. Louis, Inc.	16	0	0	0	16	0.0%
Coventry Health Care of KS, Inc	58	0	59	0	117	0.1%
Coventry Health Care of Missouri, Inc	74	2	10,216	0	10,292	8.3%
Cox HealthPlans	0	3	0	0	3	0.0%
Essence Healthcare, Inc.	0	0	2,232	0	2,232	1.8%
Good Health HMO, dba Blue Care	722	0	0	0	722	0.6%
HMO Missouri, Inc. dba Anthem	131	3,797	70	0	3,998	3.2%
Harmony Health Plan of Illinois, Inc.	0	0	165	0	165	0.1%
Home State Health Plan, Inc.	0	0	0	18,720	18,720	15.2%
Humana Health Plan, Inc.	96	0	11,318	0	11,414	9.2%
Missouri Care, Inc.	0	0	0	29,478	29,478	23.9%
Oxford Health Plans (NJ), Inc.	0	0	1	0	1	0.0%
UnitedHealthcare of the Midwest, Inc.	1	0	2,793	0	2,794	2.3%
<b>Total</b>	<b>1,100</b>	<b>3,900</b>	<b>26,854</b>	<b>91,627</b>	<b>123,481</b>	<b>100.0%</b>



## Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an insurance  
company or agent:

[difp.mo.gov](http://difp.mo.gov)

800-726-7390



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